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S. HRG. 104–577

NATIVE HAWAIIAN HOUSING AND HOME LANDS

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HEARING

BEFORE THE

COMMITTEE ON INDIAN AFFAIRS
UNITED STATES SENATE

ONE HUNDRED FOURTH CONGRESS

SECOND SESSION

ON

HOUSING NEEDS OF NATIVE HAWAIIANS

JULY 3, 1996
HONOLULU, HI

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NATIVE HAWAIIAN HOUSING AND HOME LANDS

WEDNESDAY, JULY 3, 1996

U.S. SENATE,
COMMITTEE ON INDIAN AFFAIRS,
Washington, DC.

The committee met, pursuant to notice, at 9:35 a.m. at 'Aha Kanawai Courtroom, Fourth Floor, Federal Courthouse, Prince Kuhio Federal Building Complex, Honolulu, Hawaii, Hon. Daniel K. Inouye (vice chairman of the committee) presiding.

Present: Senators Inouye and Akaka.

Also present: Representative Abercrombie.

STATEMENT OF HON. DANIEL K. INOUYE, U.S. SENATOR FROM HAWAII, VICE CHAIRMAN, COMMITTEE ON INDIAN AFFAIRS

Senator INOUYE. The committee meets this morning to receive testimony on three recent studies which document the housing needs of Native Hawaiians residing in the State of Hawaii.

Before proceeding, I would like to welcome to this panel my colleague in the Senate, Senator Daniel Akaka, and my colleague in the House, Congressman Neil Abercrombie. Welcome.

Having reviewed the written testimony of the witnesses who will appear here today, I can tell you that we will hear some astonishing findings and statistics—findings which are shocking even to those who may consider themselves well-informed on these matters.

In part, that is because previous data on housing needs of Native Hawaiians was incomplete and was not compared to housing need data nationally.

With these studies, we now know that Native Hawaiians have a more severe need for housing than any other group in the United States, including American Indians and Alaska Natives.

I would like to begin by quoting from the first study we will address this morning, the supplemental report on Native Hawaiian housing needs of the National Commission on American Indian, Alaska Native, and Native Hawaiian Housing.

This report found that

> A tragic irony exists. The very Federal Government that gave Native Hawaiians exclusive right to their Home Lands now denies them access to existing Federal housing and infrastructure programs which would promote development of adequate housing and related infrastructure on these lands.
>
> In short, Native Hawaiians have the use but not the enjoyment of their birthright. This predicament is unacceptable.

This finding is based upon the unique legal construction that has been placed on the status of the lands set aside under the Hawaiian Homes Commission Act and the status of those who are eligible to reside on Hawaiian Home Lands.

Fortunately, the legal construction is not shared by all of the agencies and departments of the United States that administer programs which hold a potential for assisting Native Hawaiians in securing access to health care, education, and other fundamental governmental services. But when it comes to housing, we have a very different story.

Last week I met with the Secretary of the Department of Housing and Urban Development, Mr. Cisneros, in Washington. We discussed the problems confronting Native Hawaiians as they try to secure access to Federal housing programs that are enjoyed by all other eligible Americans, and we decided that together we are going to commit our efforts to changing this history.

We will meet again next week in Washington to begin to map out a strategy for addressing the housing needs of Native Hawaiians, identifying and removing administrative impediments to access, and, if necessary, the development of legislative authority to overcome any statutory obstacles.

The most recently-issued report, which will be addressed today, combined a variety of indicators to construct an index on the housing readiness of homestead applicants. To summarize, these are the results:

An estimated 6 percent of Native Hawaiians eligible to reside on Hawaiian Home Lands have little capability to finance a home.

An estimated 23 percent will be able to stay in the rental market, but only with financial assistance.

An estimated 19 percent can rent, but would not likely be able to buy a home in today's market.

An estimated 5 percent are on the borderline between rental and homeowner markets. These applicants can afford market-level rents, but need assistance to buy or build a home.

An estimated 20 percent require assistance to become homeowners.

An estimated 15 percent of applicants may not be able to purchase top-of-the-market houses, but they are qualified to become homeowners.

Only 11 percent of eligible beneficiaries would not have serious problems securing a home.

In contrast to those who might qualify to secure financing are the homeless. In 1990, non-Hawaiian ethnic groups had a homelessness rate of 6.1 per thousand. The Native Hawaiian rate was exactly double that at 12.2 per thousand. While housing problems plague Native Hawaiians generally, these studies found that Hawaiian Home Lands beneficiaries have a far greater need for housing than Native Hawaiians, as a whole.

Compounding these problems is the finding that 10 percent of Native Hawaiians lack access to either a public water supply or well.

By any estimate, these findings document conditions of overcrowding, housing of inferior quality, and lack of viable alternatives that exceed that of any other segment of the American population.

So we are here this morning to begin charting a new course to reverse the sad and the horrible history that these studies document.

Armed with this information, it is my hope that we will have the foundation upon which new and brighter prospects for Native Hawaiians can be built.

I would like to call upon Senator Akaka.

STATEMENT OF HON. DANIEL K. AKAKA, U.S. SENATOR FROM HAWAII

Senator AKAKA. Thank you very much, Mr. Chairman.

I appreciate being here with you to receive testimony on three reports relating to the housing needs of Native Hawaiians.

Mr. Chairman, I would like to commend you for bringing us to this point. A lot of groundwork leading to today's hearing is a result of your leadership.

From the findings and recommendations of the three reports to the informal workshops and discussions that you have held with housing administrators and the Hawaiian community, I believe that we are on the right course in assessing how the Federal Government can best help Native Hawaiians in housing.

Last year the Federal Government took a giant step in resolving outstanding land claims when President Clinton signed the Hawaiian Home Lands Recovery Act. I understand that the Native American Veterans' Home Loan Equity Act has served the Hawaiian community well for the past few years since its enactment.

Although there is much that must be done by the Federal Government, I view these actions as a positive sign in the light of the Federal Government's past history regarding Hawaiian Home Lands.

Today's hearing will address other challenges facing the Federal Government as it responds to the housing crisis that exists among Hawaiian Home Lands and the community at large.

There are impediments, which some of the reports touched upon, that exist at the Federal level. As a result, I believe that we must be conscious of these issues, seeking creative remedies for Native Hawaiian housing needs.

I look forward to hearing from all witnesses today.

Thank you very much, Mr. Chairman.

Senator INOUYE. Thank you very much, Senator.

Now may I call upon Representative Neil Abercrombie.

STATEMENT OF HON. NEIL ABERCROMBIE, U.S. REPRESENTATIVE FROM HAWAII

Mr. ABERCROMBIE. Thank you very much, Senator Inouye.

With your permission, I would like your statement to be incorporated into the record as representing my own views. I don't believe they can be stated with any greater clarity.

I look forward to the testimony today to amplify the remarks that you've already—the bench mark, I should say, that you've already established.

Senator INOUYE. I thank you very much.

Now, if I may, I would like to call up the three witnesses, if they will take their place: The State coordinator of the Honolulu district

office, Department of Housing and Urban Development, Gordan Y. Furutani; the director of the Department of Hawaiian Home Lands, State of Hawaii, Kali Watson; and the president of SMS Research of Honolulu, James E. Dannemiller.

Gentlemen, welcome. If I may call upon the State coordinator of HUD, Mr. Furutani.

STATEMENT OF GORDAN Y. FURUTANI, STATE COORDINATOR, HONOLULU DISTRICT OFFICE, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, HONOLULU, HI

Mr. FURUTANI. Thank you, Mr. Chairman.

Good morning, Mr. Chairman, Senator Akaka, Representative Abercrombie. I first want to thank you, Mr. Chairman, for holding this hearing today and providing the Department the opportunity to comment on the need for housing for Native Hawaiians.

Secretary Cisneros regrets that he could not be here this morning. However, you have his personal assurance that he will be as responsive as possible working on issues which face Native Hawaiians.

I especially want to thank you, Mr. Chairman, for your leadership as a strong advocate for all Native people, including Native Americans and Alaska Natives, as well. We especially appreciate your efforts in recent years to preserve funding for HUD's Native American programs in the face of severe proposed cutbacks.

People that care about the quality of life for Native Americans are well served by your chairmanship.

We are also very pleased to work closely with you and your staff and members of the committee on the issue of housing for Native Hawaiians.

I would like to begin by discussing the results of a report commissioned by HUD and conducted by the Urban Institute, which depicts the very difficult housing situation for Native Hawaiians.

The HUD-funded study for Native Hawaiian housing problems and needs for Native Hawaiians complements the companion Department of Housing and Urban Development sponsored assessment of American Indians and Alaska Native housing needs and programs.

The Native Hawaiian study was initiated in 1994 at the request of you, Mr. Chairman, and was finished in late 1995 under the direction of the Urban Institute. The principal investigator was Maris Mikelsons and the co-author was Dr. Karl Eschbach of the University of Houston.

The key objective of this study was to assess the housing problems and need of Native Hawaiians, given the particular housing conditions and market circumstances that exist in the State of Hawaii.

The analysis focuses on housing quality, overcrowding, and affordability, has drawn heavily upon published and unpublished tabulations from the U.S. Census, as the most comprehensive, reliable source of information on housing and population characteristics.

Information was also gathered in Hawaii from knowledgeable professionals and housing organizations about local housing characteristics and concerns.

Data gathered permits an examination of the housing conditions and needs of Native Hawaiians living in the continental United States, as well as those living on Hawaiian Home Lands and in other urban and rural areas of the State.

The 1990 census for the State of Hawaii reports a population slightly over 1.1 million persons, of which approximately 140,000 persons, or 13 percent, self-reported that they were of Hawaiian ancestry. Other surveys indicate that census data may under-count people of Hawaiian ancestry and the total population may be as large as 200,000.

Native Hawaiians live throughout the State of Hawaii, in Honolulu as well as in rural communities in less-populated islands.

The 1990 census enumerated approximately 356,000 occupied housing units in Hawaii, of which about 43,600, or 12 percent, were occupied by a Hawaiian householder or spouse.

Approximately 75 percent of the State's population, and 67 percent of Native Hawaiians, lived on the island of Oahu. The remainder of the population is distributed among six other islands, from Hawaii to Niihau. The trend over the last two decades, according to census figures, shows a slight increase in relative distribution of the population from Oahu to the neighbor islands.

Of particular importance in assessing housing needs for Native Hawaiians is housing provided on Hawaiian Home Lands for Native Hawaiians with indigenous ancestry. Much of the lands originally set aside for Home Lands appear to be difficult-to-develop sites.

Using data from the 1990 census, it can be determined that as of 1990 there were approximately 3,200 housing units on the Home Lands. Of these units, 60 percent were located on Oahu, which represents only 3 percent of the total Home Land acreage.

The socioeconomic characteristics of the Home Land population are somewhat different from those of Native Hawaiians living elsewhere in the State. According to the 1990 census data, the Home Land population is slightly older, less educated, and poorer compared to Native Hawaiians and non-natives living in other areas of Hawaii.

Nearly one-half of Native Hawaiian households experience one of three types of housing problems: Affordability, overcrowding, and structural inadequacy.

Overall, 20,500 Native Hawaiian households experience one or more housing problems in 1990. The incidence of housing problems was much greater for Native Hawaiian households than for non-Natives. As expected, low income Native Hawaiians experience the highest incidence of housing problems.

All households residing in Hawaii face extremely high housing costs. This problem affects Native Hawaiians, in particular, because of their generally lower income, lower earnings. In response to high housing costs, Native Hawaiians are more likely than non-natives to live with subfamilies and have multiple wage earners.

The unavailability of affordable housing leads to high rates of overcrowding and is a major housing issue for Native Hawaiians living in the State with the country's highest housing costs.

Although the share of Native Hawaiian households with affordability problems is virtually the same as the share for non-Native

Hawaiians, newly-formed Native Hawaiian households and those who wish to relocate face high housing costs, especially in the Honolulu metropolitan area. Honolulu has a median single family detached home price of more than $360,000 in 1994, while median monthly rent for a two-bedroom apartment in 1993 was $1,100.

Over one-third of Native Hawaiian households who rent were overcrowded in 1990, compared to 16 percent for non-Native Hawaiian households. Homeowners also experience overcrowding: 21 percent of Native Hawaiian owners, compared to 11 percent for non-natives, report being overcrowded.

The condition of housing for Native Hawaiians living in rural areas is generally of lower quality than for non-native Hawaiians. While only 3,700 Native Hawaiian households, compared to 20,000 non-native Hawaiian households, reside in rural areas of the State, a high percentage of rural Native Hawaiians live in older, less structurally sound housing. Over 30 percent of all rural Native Hawaiians live in housing built before 1949. Of rural Native Hawaiian households, 6 percent lack complete kitchen or plumbing facilities.

The housing needs of Native Hawaiians living on Hawaiian Home Lands are different than those for Native Hawaiians living elsewhere throughout the State.

Housing needs differ on Home Lands from other areas for Native Hawaiians in part because the average cost of housing on the Home Lands tends to be less than those in other areas of Hawaii. This difference is due, in part, to various forms of housing loans and subsidies made available for home construction and repairs on Home Lands by the State's Department of Hawaiian Home Lands. Affordability problems are, therefore, lower for Home Land owner residents than for other Native households who own housing.

Overcrowding is experienced by 30 percent of the households living on the Home Land where the presence of subfamilies is also higher than it is for Native Hawaiians living in other areas of the State. However, only 1.5 percent of Home Land housing units had facility problems, compared to 4 percent of rural Native Hawaiian homeowners.

Home ownership opportunities for Native Hawaiians have decreased due to rapid increases in housing costs. The State of Hawaii's low home ownership rate is largely attributed to low household incomes, but also to housing supply considerations, including high land costs.

Lower income Native Hawaiians are susceptible to diminishing home ownership opportunities when home prices increase. The mean value of a single family housing unit in Honolulu County increased, for example, from $159,000 in 1986 to more than $360,000 in 1994. The estimated probability of a Native Hawaiian household with income less than 80 percent of regional median income owning a home in 1990 was only 29 percent.

A survey of housing needs in Hawaii conducted in 1992 revealed that 76 percent of Native Hawaiian householders who planned to move out of the State were influenced by housing prices.

Housing for Native Hawaiians is likely to be in short supply in the foreseeable future, due to expected population growth and current housing production trends.

In July, 1994, the U.S. Census Bureau estimated the population for the State of Hawaii at 1,178,000, or a 1.5 percent annual increase from the 1990 census figure. Projecting this growth rate to the year 2000 produces an estimate of 431,000 households, for an increase of 16 percent over a 10-year period.

Because of its younger age structure, the number of Native Hawaiian households in Hawaii is likely to increase at a more rapid rate than that for the population at large. It is expected that the 43,000 households in 1990 with a Native Hawaiian householder or spouse will increase by 56,000 by the year 2000, an increase of 30 percent over a 10-year period.

The actual number of Native Hawaiian households formed in the 1990's and remaining in Hawaii will depend in part on the availability of affordable housing.

Mr. Chairman, despite these very difficult conditions in which Native Hawaiians find themselves, Federal aid and assistance has not been readily forthcoming. As you well know, there have been a number of barriers which have prevented Native Hawaiians from fully participating in HUD's programs.

Let me reemphasize the commitment that Secretary Cisneros made to you last week when you met with him at your offices. HUD will work closely with you and your staff to look for ways to eliminate or mitigate these obstacles as quickly as possible. We hope to begin this process next week when your staff returns to Washington, DC, where we have already scheduled a meeting to review the programmatic and legal issues at hand.

The Department proposes to respond to the findings of the Native Hawaiian housing study by taking the following actions:

First, in consultation with the Department of Justice, discuss options regarding a legal opinion which will set forward greater flexibility for Native Hawaiians to use HUD programs than has been possible in the past.

Develop a comprehensive review of HUD programs to insure that they are being made fully available to Native Hawaiians residing in the Home Lands.

Institute an internal intra-agency work group chaired by the Office of Native American Programs.

Work with the Senator's staff to identify statutory revisions to existing programs which could be used to better serve Native Hawaiians.

Work more closely with the State of Hawaii at both the headquarters and field office level to insure that maximum attention is given to this challenging housing problem. A component in this effort would be to hold a series of sessions with State officials and Native Hawaiian groups to assess what the Department could do to remove program barriers.

Provide a 6-month assessment of these activities to the Senator to ascertain progress which has been made.

Furthermore, as soon as these initial steps have taken place, the department will convene a week-long working session in Hawaii where the State of Hawaii's government departments, Native Hawaiians, and other interested citizens can express their concerns and suggestions for a more-productive relationship with this department.

Mr. Chairman, let me again thank you for allowing HUD to participate in this hearing. I'm sure that, working together, we can develop solutions to address the housing needs of Native Hawaiians.

Senator INOUYE. Thank you very much, Mr. Furutani.

I now call on Mr. Watson.

STATEMENT OF KALI WATSON, DIRECTOR, DEPARTMENT OF HAWAIIAN HOME LANDS, STATE OF HAWAII, HONOLULU, HI

Mr. WATSON. Good morning, Senator Inouye, Senator Akaka, and Representative Abercrombie.

I appreciate this opportunity to testify before this Senate Committee on Indian Affairs. I view it as the opportunity to kind of express some of the concerns that I have at the State level.

I think these studies clearly identify the problems facing our Hawaiian people regarding affordability, overcrowding, and structural integrity, or inadequacy of some of the existing housing that they're located in.

In the studies that we've done—and obviously what is very apparent is that the biggest demand is housing. When you combine that with all the various socio-economic problems such as unemployment, health, lack of education, child neglect, spouse abuse, and homelessness, as well as the reality that there are a lot of Hawaiians that are starting to and have moved to the mainland because of the inability and lack of affordable housing, I think this opportunity to conduct the hearing is a tremendous opportunity to put together something that might really make a difference.

I'm very happy to hear from Gordan Furutani that his office or department has already identified steps to move the program forward, and I look forward to working with him in trying to fashion a solution to this problem.

With respect to the Department of Hawaiian Home Lands, we have over 28,000 applications presently, and there are about 13,000 to 15,000 of those applicants that are asking for housing.

In the studies that we've done, we estimate that there are approximately 39,000 that are eligible—in other words, 18 or over, as well as more than 50 percent Hawaiian—that would qualify for our program.

When you combine that with the fact that we have lands that are somewhat marginal from an infrastructure standpoint, as well as a need for moneys to build the houses, you come up with an assessment of over $2 billion that is needed for our program to really make the difference.

The Federal programs have helped. I'm not here saying that the Feds have not stepped forward and helped, primarily due to your folks' efforts in assisting the program. We've seen some tremendous changes, especially in the area of financing, with FHA, RECD, and the Veterans' Administration providing funds and guarantees, we presently have over $60 million in loans that have been used to build houses for our homesteaders.

But in the 75 years of the program, we've built maybe 3,000 or have about 3,000 residential leases, which is a pretty sad statement as to the success of the program.

Most of these houses have been built in recent years, and now we look forward to continuing this acceleration.

With respect to other things that the Federal Government has done, we have received about $5.8 million in special purpose grants, as well as community development block grants, and that has also helped. It has helped in the present construction of infrastructure in Makua the Big Island, as well as our sewer system in Wainee. That has been helpful.

I'm especially delighted with the passage of the Hawaiian Homes Recovery Act because of the potential for additional lands, and hopefully with all of your support we will be successful in obtaining lands in the Barber's Point area. Presently we have a meeting with William Cassidy with the Department of Defense on Friday to discuss that matter specifically. The Department of the Interior has been very supportive of us receiving lands in that area.

We'd like to also note that, besides the compensation for some of the improper uses and transfers of our lands, that Hawaiian Homes Recovery Act also mandates the Department of Interior to assist in making available not only their programs but other Federal programs to help our program move ahead. With actions like Gordon's office, as well as Francis Blanc, who has also been very supportive, and with your assistance, we look to many improvements in the Federal participation.

I'd also note that the Congress, with all of your help, recently amended the law to better assist us in getting lands at the Voice of America site, so the Federal Government, through your efforts, has been assisting us to move the program ahead. However, that's not enough, as the studies have obviously shown.

There is a tremendous need out there in the Hawaiian community, and it is a tremendous need for money. So we need to ask your assistance in again making additional funds available for our program, because while we do have a settlement with the State and they have also made additional lands available, it's a situation where there is just not enough.

We get approximately $30 million a year now, and in the next 20 years we're going to continue to receive that either in cash or lands with existing infrastructure, as we did this past legislative session where they transferred Village Six in Kopoleai, as well as Village Three in Liapui and Kona, which already has the backbone infrastructure.

But in order to put in the houses, as well as the on-site infrastructure, that takes money. So the money that we have now and we've received over the last 2 years or are in the process of receiving, it's resulted in substantial movement in the construction of infrastructure, as well as houses.

Again, we have a tremendous demand, and we need more money. We need legislation that sets aside some of the impediments that have created hurdles for our program, especially in the area of discrimination. Because of our classification as a race, and we're not Federally recognized as a tribe by the Federal Government, a lot of these programs have been excluded and have not been made available to us. So there legislation is needed.

We need assistance in such areas as we are anticipating creating an insurance company, which is allowed under our State laws, but there are certain requirements under that legislation which need to be taken by the Federal Government, such as exempting us from

Federal income taxes. On the State level we would be exempted, but, again, without your assistance, we would not be able to make this a viable entity which would result in lower premiums to our homesteaders.

In the 700-something delinquent lessees that we're in the process of reviewing through contested case hearings, we've found typically a situation where they don't have home insurance because they can't afford it, and that additional protection, which in a lot of cases is required in order to get financing, is not there. So that ability needs to be created by us, creating our own insurance company whereby we can offer low-cost insurance coverage for our homesteaders.

Banking was one of the proposed legislations that you, Senator, had proposed, I guess last year. That would be an excellent opportunity whereby all the different Hawaiian trusts and Hawaiian organizations could get together.

Just recently in Konolula on Molokai, Bishop Estate, as well as Queen Lokalani Trust and Queen Emma Foundation, as well as Hawaiian Home Lands, OHA, and Alu Like got together and agreed to put up a facility that will service and provide their various services to our homesteaders.

In conjunction with that, we're putting in a 124-unit subdivision, residential subdivision. We're improving the park across the street by making funds available.

So we're starting to create communities, but in order to build the houses, we found that in Molokai the individuals just don't have the money to pay for or qualify for these loans. I think that's where the Federal Government can come in and make grants available for the construction of homes, provide additional guarantees where they can put multiple units on their premises.

Right now under the act you're only allowed to put one house on your lot, and some of these lots are five acres. So obviously we can subdivide it or we can continue the present situation but change the law, as well as at the Federal level, where we allow more than one house to be built on the lot.

So there is different legislation that I think your group can propose and implement that would really help the program move ahead.

The department is prepared. I have some very good staff that work for the department, and we've moving ahead in a lot of areas, but, again, we need your assistance to really move that program ahead.

Thank you.

Senator INOUYE. I thank you very much, Mr. Watson.

[Prepared statement of Mr. Watson appears in appendix.]

Senator INOUYE. May I now call on Mr. Dannemiller?

STATEMENT OF JAMES E. DANNEMILLER, PRESIDENT, SMS RESEARCH, HONOLULU, HI

Mr. DANNEMILLER. Good morning, Mr. Chairman and members of the committee. I want to thank you for holding this important meeting in Hawaii and for your attention to the housing needs of Native Hawaiians.

This morning I would like to briefly review some of the most important hard data on housing need among Native Hawaiians. I've submitted the data sources and graphic presentations of the data to be included in the record, but I'll confine my remarks this morning to the general findings and conclusions of our statistics.

What are the problems of Native Hawaiian, the housing problem?

The first problem is affordability. Households that pay more than 30 percent of their annual household income for shelter are said to have an affordability problem, which means they don't have as much money to spend on clothes and education and food.

In 1990, 28 percent of Native Hawaiian households had an affordability problem, versus 22 percent of non-Hawaiian households.

The second problem of housing is crowding. According to the Bureau of the Census, households with a ratio of persons-to-rooms that exceeds 1.01 are defined as having a crowding problem. It means that it's not quite so comfortable to live as if you have more room for people.

In 1990, 28 percent of Native Hawaiian households were crowded, compared to 13 percent of non-Hawaiian households. That's from the census. Our local statistics show that by 1992 crowding had increased in Hawaii. Not surprising, 21 percent of non-Hawaiian households were crowded that year. Among Native Hawaiian households, the figure was 37 percent, and fully 49 percent of DHHL's applicants were living in crowded conditions.

The third problem is homelessness, and this has to be the ultimate housing problem. In 1990, non-Hawaiian ethnic groups had a homelessness rate of 6.1 per thousand in the State of Hawaii. The Native Hawaiian rate was double that at 12.2 per thousand.

The fourth problem is a lack of alternatives. The cost of housing in Hawaii is a root cause of families being forced to leave the State. That's of very high interest these days.

In 1992, we found that 18 percent of Hawaii households were planning to leave for mainland cities. Among the Native Hawaiian households that figure was only 8 percent, suggesting that Native Hawaiians do not see out-migration as a solution to their housing problems.

But we asked all those people who were planning to leave what had caused them to make that decision. Among the non-Hawaiian households, 61 percent said that the cost of housing was an important factor. That was high for everyone. For Native Hawaiians, that figure was 80 percent, and for the DHHL applicants in our survey who were identified in that same survey, 100 percent said that they were leaving the State because of the cost of housing, the inability to find housing for their families.

So the problems used to measure housing need in the rest of the country—affordability and crowding—are severe in Hawaii and they disproportionately affect Native Hawaiians, but they go further to consider to forced out-migration homelessness.

For Native Hawaiians, the differentials on these more serious problems are even greater than those that are shown for affordability and crowding in the national studies that we've listened to this morning.

Those are our figures. Let's take a look at those numbers for 1 minute from the national viewpoint.

The timing of the Urban Institute studies of American Indians and Alaska Natives and those of Native Hawaiians make it possible to look at housing problems of Native Hawaiians in light of national statistics, and the findings are illuminating.

The Urban Institute defines these three issues that comprise housing problems in the United States: the facilities, or the inadequate structures, which are households that have substandard kitchen or bathroom facilities; crowding, which is that issue of households with more than 1.01 persons per room; and affordability, which is the issue of having more than 30 percent of one's annual household income spent on shelter.

Nationwide, 27 percent of all American households experience some housing problems by these definitions—27 percent, a little over one-quarter. Of those, 4 percent have substandard facilities, and 4 percent of them are crowded, and 23 percent have affordability problems.

The Urban Institute showed that American Indians and Alaska Natives have greater problems. Overall, 40 percent have housing problems of these types. The difference is primarily in crowding and affordability. AIAN households located on tribal lands experience housing problems at a level of 44 percent.

A major difference in the pattern is in a much greater incidence of substandard housing for those on tribal lands, and affordability problems are less important.

Now, on the basis of those figures, the Urban Institute declared that the American Indian and Alaska Native households had the greatest level of housing problems in the United States. Two years later, in the Institute's second study, housing problems and needs among Native Hawaiians, they discovered a much more needy group.

Among all Native Hawaiian households, nearly one-half experience one or more of the housing problems identified by the Institute. The pattern was different, as well.

Very few Native Hawaiian households lived in substandard housing. The level of affordability problem was similar to Indians and Alaska Natives, but the level of crowding was more than double that found in the first study. That's the way we solve our problems in Hawaii—we move in together.

The problem level among Native Hawaiians living on the Home Lands was somewhat lower, testifying to the benefits of Hawaiian Home Lands program. It does solve some problems. Substandard housing, by the way, among that group is very low, and the affordability problems were decreased considerably. There was, however, an even greater increase in crowding among the lessees on the Home Lands.

The DHHL beneficiary study conducted last year suggests this may be due to the fact that some Native Hawaiians who are not lessees are doubled up with current lessees. They provide a housing solution beyond what the number of lessees would suggest.

Finally, the DHHL applicant study, a major survey of Native Hawaiians who are on the list to receive Home Land grants, showed an astounding level of housing problems of the type identified by

the Urban Institute. Two-thirds of all the applicant households experienced one or more of those poor housing problems. Substandard housing was still very low, which you don't have too much in Hawaii, but both crowding and affordability were much higher than for other groups in America.

Let's summarize that. First, the Urban Institute initially felt that American Indians and Alaska Natives had the highest level of housing need in the United States. Second, a recent study shows that the housing need among Native Hawaiians is even higher. Third, hard data on a specific group of Native Hawaiians, the DHHL applicants, clearly shows that the applicants have much greater need than Native Hawaiians, as a whole.

Finally—and this is on a personal level—and these comments, by the way, were prepared in the anticipation that I might be speaking to people who have much less experience in Hawaii than the people to whom I am addressing these remarks this morning—I would like to direct our attention to the Native Hawaiian people.

Who are these people that I presented as statistics this morning? They are "Keiki o ka aina." This is their place. In the 20th century it will not be acceptable for us to say, "Well, if they don't like the housing situation they can always leave." It will not be acceptable to claim that "the other 48 States offer an alternative housing solution." This is their place.

They are our host culture. We in Hawaii like to think that Native Hawaiians enjoy a level of respect that is greater than that afforded to some Native Americans in other States. Recent public opinion surveys out of our place suggest that as many as 80 percent of Hawaii's people, all Hawaii's people, feel that Native Hawaiians deserve redress for the overthrow of the monarchy, for instance. Other ethnic groups in Hawaii do not object to programs that serve our host culture.

Finally, despite their very high level of need, DHHL applicants are not welfare recipients. They are people trying to solve their housing problems by exercising their right to Native Hawaiian Home Lands. In Hawaii's very difficult housing market, they will probably require assistance, but it would be a mistake to consider these people to be "on the dole."

Our surveys show, for instance, that they are reasonable people with reasonable expectations for housings. They would like some assistance in turning their right to Home Land grants into a housing problem solution in a very difficult economy.

I submit that Mr. Watson and his staff at the Department of Hawaiian Home Lands are currently serving Native Hawaiians, the group with the greatest level of housing problems and needs in the United States of America. Surely there is merit in addressing legislation and procedures to assist those people. Surely there is no more efficient and effective means of doing that than providing relief for the most needy group of Native Hawaiians, the applicants under the Department of Hawaiian Home Lands.

Thank you.

Senator INOUYE. I thank you very much, Mr. Dannemiller.

[Prepared statement of Mr. Dannemiller appears in appendix.]

Senator INOUYE. I would like to begin the questioning, if I may, with Mr. Furutani.

Mr. Furutani, I am certain you are aware that in the last Congress the Committee on Indian Affairs considered and favorably reported out a Native Hawaiian Housing Assistance Act. Unfortunately, the Congress adjourned and did not complete the legislative process.

It would appear at this stage, with just a few days left in our session, that it might not be feasible or possible to have this Native Hawaiian Housing Act considered favorably; however, it appears that the Congress will seriously consider and pass, in all likelihood, a HUD reform bill, and in this HUD reform bill there is provision for block grants to be extended to tribal governments.

My question is: If this happens that the HUD reform bill passes, and included in that HUD reform bill is a provision that would provide block grants to Indian tribes, would your department favor extending this coverage to include Native Hawaiians? Block grants to the DHHL?

Mr. FURUTANI. We've been working on this for a number of years. The Department, in answer to your question, is fully supportive of extending the block grant program to the Native Hawaiian program; however, we've run into some legal problems, especially with the Department of Justice, where I think the Department's determination is that we cannot give preference to Native Hawaiians because their relationship with the United States is not the same as those tribes that we've been talking about. So I think this is where the bottleneck is.

But as far as the Department is concerned, if we can overcome the hurdle, we're all for extending that program to the Hawaiian Home Lands.

Senator INOUYE. As I indicated earlier, I am very pleased with the spirit of cooperation demonstrated by Mr. Cisneros and his staff, and we look forward to working with the staff in Washington to bring about a resolution of this problem.

Obviously, it is going to take some time, but do you have any idea as to how long your steps will take? For example, you said that you will look into the option of legal opinion which would allow greater flexibility; second, review of programs to make certain that Native Hawaiians get all benefits; and, third, intra-agency work group.

How long will it take to accomplish that?

Mr. FURUTANI. Mr. Chairman, I think the meeting that you had with the Secretary generated a lot of energy in the office. My recent discussion with the people in Washington, DC, our people in Washington, DC, has been very positive.

I think what they're looking for is immediate action, and I think the last statement in here said they'd provide a 6-month assessment of these activities to the Senator. We're looking to achieve a lot of the proposals that we made within 6 months.

Senator INOUYE. My question is this: I would like to be able to have the Congressional delegation meet with HUD and DHHL and others before the convening of the next Congress. Do you think we could be ready to have a 1 week-long meeting of all interested parties in Hawaii late in December?

Mr. FURUTANI. I'm sure we can do that by December or before December, because people in Washington are already working on it, I'm told.

Senator INOUYE. Then we should prime ourselves for some time in early December.

Mr. FURUTANI. We can do that.

Senator INOUYE. All right. Thank you very much, Mr. Furutani.

If I may now, I will turn to Mr. Watson.

I am certain that we will be calling upon you to participate in our discussions with HUD. I hope you are ready to do that.

Mr. WATSON. I am ready to do whatever is necessary to move the program ahead.

May I also add that, regarding this legal opinion, we would be more than happy to provide any material or information that might assist the Justice Department in making their determination.

Obviously, these recent studies clearly show that there is this justification based on need where this preference should be given, unlike in the past where we did not have these type of studies to submit and actually show this condition or situation which is worse than Native Indians or American Indians or Eskimos.

I think there is clearly law that might be supportive of that justification, so at the State level I would be more than happy to provide any information that might further assist in that assessment.

Senator INOUYE. I think the Secretary was quite impressed that other agencies, other departments all have had meetings with Native Hawaiians, notwithstanding the HUD interpretation of the law. For example, Interior has programs, Agriculture has programs, and even the Department of Defense has certain Native Hawaiian programs, Health and Human Services. So he has made it very clear that he wants HUD to be part of the team, so I look forward to that.

As I alluded to Mr. Furutani, last Congress we had this Native Hawaiian Housing Assistance Act. Are you satisfied with the provisions in that act?

Mr. FURUTANI. Well, we need to take a look at it and see whether we can maybe improve on it. Whatever it takes, I think there are some changes and there are some ideas that maybe could be incorporated into that proposal.

Senator INOUYE. Will you have you and your staff look over that and give us a reading on how you would propose to improve upon it?

Mr. FURUTANI. Yes; I will.

Senator INOUYE. If I may now turn to Mr. Dannemiller, you have done a lot of research on housing, not only here but throughout the Nation. Have you ever heard of a situation like Native Hawaiians where those in the greatest need are denied access to housing?

Mr. DANNEMILLER. Actually, I suppose being denied access to housing is a qualification for being the greatest need. We were looking for how this occurred, how this could have happened, and the answer is it goes way back. It seems like there is a pattern here of not intentional, I don't believe, but the way the system is put together it ended up being that we have this one group that is so disproportionately cut off from housing opportunities, particularly when we even have a department to deal with that situation.

Senator INOUYE. With your background and your profession, what would be the picture if we just maintained the status quo, did not do anything about it?

Mr. DANNEMILLER. It is at a point where I don't think it could get any worse. It would probably stay pretty much like it is. But what is happening and what we've observed in the first half of this decade is that the alternative people have is to leave. I think if we were to ask the people in Nevada, they would say that they are paying attention now to the number of Hawaiians who live in their State, and maybe the people in Montana and California might say the same thing.

I don't—we haven't done the work we wanted to for some time to see exactly who it is that is leaving and what happens when they leave, but we have, in asking people here if they were intending on leaving, noted that people were leaving and they felt that they were being forced out.

That is the alternative at this point. The housing situation is so bad, and particularly for Native Hawaiians, the only alternative they have is to leave.

Senator INOUYE. Were you surprised that the plight of the Native Hawaiians was worse than that of Native Americans, the Indians?

Mr. DANNEMILLER. I guess I'd never really thought about making the comparison before. I was talking to Maris Mikelsons. As he was doing his work, we were doing ours, and we were sharing information as we went along. I think both of us got surprised at the same time, saying it certainly couldn't be as bad among the Native Hawaiians as it is among American Indians, but it looked like not only was it worse—and as we went along, then the bar on the graph kept getting higher.

As you moved down past Native Hawaiians as a whole and went into Native Hawaiians who are on the land, and then we discovered the numbers on applicants, it was astounding, more than surprising. We really didn't think that would happen.

Senator INOUYE. Senator Akaka.

Senator AKAKA. Thank you very much, Mr. Chairman.

Mr. Furutani, in your statement you mentioned the barriers that exist which have prevented Native Hawaiians from fully participating in the HUD program. I know it is a complex problem to resolve. Apart from Native Hawaiians' specific legislation, why are Hawaiians unsuccessful in securing assistance from HUD programs that service the general population that may also be disadvantaged or having economic difficulties?

Mr. FURUTANI. The basic problem—the primary barrier for Native Hawaiians to access all of the programs that the Federal housing agency has is the preference issue.

In allocating money to Department of Hawaiian Home Lands, we were advised by Department of Justice that moneys cannot be used to only benefit Native Hawaiians. Native Hawaiians don't have the same trust relationship with the United States as some of the Indian tribes do. The United States looks at, Native Hawaiians as any other racial group, and so preference cannot be given to this particular racial group.

Senator AKAKA. That wasn't my question. I was getting around this preference by saying if you don't give preference to the Hawai-

ians, why is it that Hawaiians have not benefited by your programs? I mean, why have the Hawaiians not been included in the rest of the disadvantaged in the country?

Let me again point out that this is what my focus will be with HUD, and that is, HUD look for creative solutions within the HUD program that can help the Hawaiians as well as the disadvantaged people of our country without giving preference to Hawaiians, but eventually I think what we're looking for here is that if that's what it takes for Hawaiians to get help, we may have to resort to something like this.

But I am looking now for solutions that HUD may have within its administration.

Mr. FURUTANI. In other words, also available to Native Hawaiians?

Senator AKAKA. Yes.

Mr. FURUTANI. Okay. We have public housing programs, special needs housing programs for the elderly, the physically challenged. Native Hawaiians qualify for these benefits as any other ethnic group, so in that sense they are receiving the benefits of the program.

But what we're talking about here is to try to target the advantage that we have with the Hawaiian Home Lands program to really zero in on an ethnic group that has been, as earlier described, disproportionately discriminated against, to have a fair opportunity at housing.

This is where we're trying to focus in and zero in on, and we think that working with Kali and the Hawaiian Home Lands program, which targets this ethnic group, is where we are going to get the biggest bang for our buck.

The other programs that we're implementing do benefit Native Hawaiians, but they may not be receiving that great an advantage in these programs. They are just not equipped or don't have the tools to get maximum benefit out of these programs.

Senator AKAKA. As you mentioned in your testimony, cost of $360,000 for the average home in Hawaii greatly burdens anyone, not only the disadvantaged. I'm particularly concerned about the impact of such costs on low income and Hawaiian families.

While I know the average cost of homes of Hawaiian Home Lands is lower, I believe that we must still find ways to control increasing costs in all Hawaii that impact Hawaii's residents.

What do you believe policymakers at the Federal and local level could do to decrease the high cost of housing for everyone who resides in Hawaii and for that in our country?

Mr. FURUTANI. I wish I knew. The cost of housing—there are a multitude of things that go into the cost of housing: Materials, labor, cost of land. In order to address land use regulations, the permitting process—which in Hawaii is very complicated—it takes a long time to do that, and time is money in the development game. All of these different elements that go into the cost of housing need to be addressed. I don't think there is just one area you can focus in on that will solve the housing problem in Hawaii as far as the costs are concerned.

Senator AKAKA. Do you think that a plan that would include private industry would decrease the high cost of housing? Could there be such a thing working with private industry?

Mr. FURUTANI. Working with private industry.

Senator AKAKA. Yes.

Mr. FURUTANI. I think that's one of the key solutions that the local governments, as well as the State government, is looking at as a viable solution to addressing the housing issue.

Again, we're talking about what role government plays in the housing delivery process such as the land use regulatory system and the permitting process, building permit process in those areas.

We need to work with the private sector to resolve these kind of issues, as well as trying to share the burden of affordable housing, special needs housing. Government can't provide for all of these needs by itself, so Government needs to partner with the private sector to address these issues.

Everybody has their strengths and weaknesses, and if we can identify those strengths and weaknesses in the marketplace and have them concentrate in those particular areas, I think this is what we're trying to do to make sure that, as best as possible with the resources that we have, we can address these community needs.

Senator AKAKA. I was glad to hear your statement that you and HUD would be willing to work with the Senate and our delegation and other officials on these problems, and I commend you for that. Thank you very much.

Mr. Watson, Kali, it's great to see you again, and I want to tell you that I commend you for your followup on implementation of the Hawaiian Home Lands Recovery Act.

Mr. WATSON. Thank you.

Senator AKAKA. And also to tell you that Jobi Yamaguchi, Dale Yokodish, and Ben Henderson of your staff also deserve appreciation for all they have done and all the hard work they have given in this.

Kali, under section 206 of the Hawaiian Home Lands Recovery Act, it states that the Department of the Interior official responsible for Hawaiian Home Land issues, Lesley Turner, shall assist DHHL in obtaining assistance from Interior and other Federal agencies that will promote homesteading opportunities, economic self-sufficiency, and the social well-being of Home Land beneficiaries.

Have you initiated contact with Ms. Turner to obtain her assistance on how she can work with HUD and other agencies on housing opportunities for Hawaiians?

Mr. WATSON. Yes in fact, the day that the President signed the bill, right after that event we went over and met with Leslie Turner. She has come to Hawaii once. I've had many discussions with her on the phone, and she's coming to Hawaii the middle part of this month.

So we are trying, at least on the Barber's Point issue, to resolve that and move ahead, get the evaluation.

With respect to your question on the implementation of Federal programs, as well as Interior programs, that has been lacking, but

that's an area that we fully intend to talk about and try and—with the assistance of HUD and the RECD.

Let me just also say that they have been very helpful to date, and not to say that they haven't. In fact, we met with Francis Blanco the other day, and they are awaiting or should have gotten an opinion allowing them to guarantee loans for infrastructure, which is something new, so that will open up other financing.

The bottomline is we need money, whether it's through a guarantee or block grants or whatever, and we've tried to use innovative approaches.

I think I need to state that there is a certain amount of urgency. From my standpoint, I look at the political arena and I view it as a very important element in getting a lot of these things done. I don't know if the Hawaiian Homes Recovery Act would have gotten through but for the support of this delegation. I think that there is a receptiveness on the part of the Department of Defense, as well as obviously the Department of the Interior, as well as the governor. The governor has come out in support of the use of Barber's Point as compensation.

But I think with respect to the issue and your first questions regarding why the Feds have not done more in mentioning this issue or the need for a legal opinion, Senator Inouye, you've talked about meeting in December, but if we're—if the unfortunate thing should happen where we have a new President, I don't know how receptive the new U.S. attorney would be to issuing a favorable opinion.

I would suggest that maybe we should expedite that process and see if we can get a favorable opinion issued earlier than the December meeting, as well as prior to November.

We are prepared to fly up there and meet with whoever to try and assist, because that has been a major impediment all along with respect to this program, and that's prevented us from availing ourselves of many Federal programs.

So if we can get that going, if we can also work with the administration regarding tax credits and get a favorable IRS opinion regarding Federal income taxes on our insurance company—would be exempted with respect to tax credits, low rental income tax credits, we need some assistance there that can be accomplished administratively rather than legislatively.

The further programs with guarantees—we could implement a lot more of those.

There are a lot of things we could do today. We don't need to do more studies. It's just a matter of implementing them and getting an opinion that will lay the foundation where we can really move the program ahead.

I think with the delegation—your help, a lot of that can be done. It's amazing how the administrators jump when they get letters from Senators and Representatives.

Senator AKAKA. Thank you very much, Kali. I also pose the same question to you about making proposals and suggestions to the delegation if we need to resort to legislation in helping address this situation of housing for Hawaiians in Hawaii.

Finally, Mr. Chairman, I just simply want to thank Mr. Dannemiller for your kind remarks on Native Hawaiians. I agree with you that too often people forget the faces behind the statistics,

and Native Hawaiians, whether they reside on or off Hawaiian Home Lands, are struggling to survive, like other groups, and they want to be afforded employment and housing opportunities just like everyone else. They certainly deserve it.

Again, thank you for your testimony and the testimony of the witnesses today.

Thank you, Mr. Chairman.

Senator INOUYE. Thank you very much.

Congressman.

Mr. ABERCROMBIE. Thank you very much, Senator.

Mr. Furutani, I want to just establish, not because you wouldn't be aware of it or Mr. Watson wouldn't be aware of it—establish for the record that when we use the phrase "Native Hawaiian," as far as the Commission was concerned and as far as the very act establishing the Commission, the definition of Native Hawaiian was the same as used in the Hawaiian Homes Commission Act of 1920; that is to say, if you say "Native Hawaiian," with a capital "N," you're talking about a class of individuals with any amount of Hawaiian ancestry that is traceable, right? If we talk about native Hawaiian with a small "N," we're talking about those beneficiaries commonly referred to as the "50 percent blood quantum," and that sometimes is in dispute as to whether a person has 50 percent or not.

But, for the record, you agree with that, I would take it?

Mr. FURUTANI. That is the capitalization we used in our testimony.

Mr. ABERCROMBIE. Right. Exactly. But not everybody necessarily understands that in the public, right, and not necessarily all Native Hawaiians have that understanding as to what we mean, because for purposes of communication with one another, even in the media, itself, the words "Native Hawaiian" is used, and it's almost interchangeable in people's minds, and we're not necessarily—especially over the very vital items that we're speaking of today—clear. We're not speaking with clarity.

So I'm going to differentiate in my questioning and my observations, and I would like to address the issue that you raised. That is to say, the preference issue—and, Mr. Watson, if you have a view on this, please feel free to jointly respond—what I don't understand, and I don't think was fully answered or observed upon with respect to Senator Akaka's question: if the argument of the Department of Justice is that there may not be a preference, despite the fact that by virtue of some kind of trust relationship the Home Lands cannot be used as collateral—right? This is one of the great difficulties in trying to get loans against the lands, right?

If you had lands in private hands, you could use those lands as collateral for securing the loan, or infrastructure purposes, or whatever. Here you can't do that, correct? It can't be done.

So the Hawaiians, big "N" or small "N," are caught all the way across the board. If they are eligible for Hawaiian Home Lands lease, they are caught because they can't use that land for collateral; isn't that correct?

Mr. WATSON. If I may, Representative Abercrombie, that may have been the situation, or it is the situation, but we've gotten

around that presently with the guarantees by FHA, RECD, as well as direct loans from VA.

We've also—in fact, yesterday we had a meeting with Bank of Hawaii officials, and they are prepared to do portfolio loans with the assumption that a percentage of it, at least 20 percent, will be supplemented by independent loan, whether it be from OHA, RECD, or the Hawaiian Home Lands.

So we no longer need that situation where they need to be able to foreclose on a mortgage, per se, or create a lien which the act actually prohibits.

I think we've been able to resolve that problem, and that's why we have over $60 million in our Federal guarantee loans, and the private sector is now beginning, with Bank of Hawaii leading the charge, to step forward and provide private funds that will address that issue of getting moneys to build houses.

Mr. ABERCROMBIE. I was going to get to that next, that there is—and I commend you. I was going to commend you specifically for finding ways to deal with this issue.

Nonetheless, I was going to say, irrespective of that, because Mr. Furutani's testimony, itself, and all the rest of the testimony, including Mr. Dannemiller's, indicates that while that is a step forward and certainly is creative in terms of providing money, it doesn't anywhere near move toward the amount of money that's going to be necessary. If I have the statistics right, we're talking about $1 billion- plus if we were going to go across the board to meet the full need. I don't think that's an exaggeration—perhaps as much as $100 million just in financing costs, et cetera.

So the point I wanted to reach, Mr. Furutani, was this: Given the fact that there has been previously a difficulty with respect to collateral, given the fact that what creative methodology has been found to try to address that problem, it still, nonetheless, from a dollar standpoint, is woefully lacking.

What I am unable to understand vis a vis the Department of Justice is why there is the continual focus by the Department on the question of preference when clearly all the testimony, most particularly that of Mr. Dannemiller incorporating all the other studies, which are not self-serving studies done by the State Urban Institute, et cetera, objective studies show that the need is clearly there.

Mr. Dannemiller also indicates that his surveys show that this need is not questioned by other groups to the degree they can be identified ethnically or racially or socioeconomically in the State of Hawaii. There is no disagreement that this need exists. In fact, if anything there is a positive atmosphere with respect to meeting the need.

So if, on an objective basis of need, by almost any standard and any group doing the evaluation, the need exists, Senator Akaka's question, it seemed to me, went to the line: then how is it that the Native Hawaiians seem to be—the eligible Native Hawaiians seem to be not on the receiving end? You don't have to justify it on the basis of race. You don't have to justify it on the basis of ethnicity.

Is it precisely because it is on the Department of Hawaiian Home Lands land that you have a prima facie case established that it's race?

From my observation it certainly doesn't need to be. You could say it's coincidental, or whatever. As Mr. Dannemiller says, you can't even find villains necessarily in this picture.

So why can't it be on a need basis, and because of that need that the aid in terms of loans and guarantees and whatever other financial incentives and stability factors, why couldn't that be just on the basis of need and the Department of Justice's emphasis on race and preference wouldn't be a factor?

Mr. FURUTANI. Unfortunately, that is not how the Department of Justice looked at it. As far as the need is concerned, there is a lot of different groups that need.

Mr. ABERCROMBIE. But, excuse me, Mr. Furutani.

Mr. FURUTANI. But not needing not as much as the Native Hawaiians.

Mr. ABERCROMBIE. Exactly. That's what I'm driving at. By any objective standard—and your testimony and the summary that has been put here—there can be no question that this is not rigged, this is not a trick by the State or your department or Mr. Watson or anybody else to try and somehow steer funds to the Hawaiians that they otherwise would not be eligible for.

It seems to me what the Department of Justice is doing is closing its eyes to the question of need, which could be established on an objective basis so it could be directed to Native Hawaiians, simply on the basis that they can't find legal justification for that in one of the many esoteric legal searches that they've made.

Why can't we make an appeal on the basis of need and say that that's why we're doing it?

Mr. FURUTANI. It's my understanding that the real issue is the preference, not so much the need, but the preference. There is no authority or basis to give the Native Hawaiians that preference.

Mr. ABERCROMBIE. I'm not arguing with you. I am not arguing that point.

Mr. FURUTANI. This is my understanding of it. As far as——

Mr. ABERCROMBIE. But you, yourself, said the basis for your department is need. In many of these programs, eligibility must be established on the basis of need, an objective criterion. Isn't that correct?

Mr. FURUTANI. But I think what the Department of Justice is saying is that, as far as—if we're talking about preference and need, the preference part of it overrides getting to the need part of it, so you need to establish the preference part of it first.

Mr. ABERCROMBIE. Okay. You can't answer this. I'm trying to be——

Mr. FURUTANI. This is my understanding—part of the legal people——

Mr. ABERCROMBIE. Maybe this is what we need to take up with the Department of Justice, maybe with the attorney general and so on. If you have an instance in which there is a confluence of race and need, it is disingenuous, at best, to try to establish that legally you're prevented from doing it precisely because you have the need and it coincides with a racial group or an ethnic group.

Under that kind of criteria, by definition those most in need will never be able to be qualified. This is the kind of Alice in Wonderland logic that's beginning to apply towards affirmative action and

everything else. If you're a female, if you're Hawaiian, if you're American of Japanese ancestry, if you're whatever minority it might be, you will never, ever be eligible for anything because it will be always seen as a preference, even though circumstances, historic and otherwise, have decreed that this is precisely where the need exists.

So, in other words, you will never be able end discrimination, you'll never be able to end prejudice, all on the basis that this would be preferential. Then we're in the world of these crazy right-wing self-serving, I think, political agendas.

Well, I hope you don't think I'm being argumentative with you. I'm trying to establish here, at least for this hearing's purpose, that I hope when we go hopefully in a united front, not only as a delegation, but interested people of good will and good faith, that we approach the Department of Justice and say,

Please don't hold against someone—please don't hold an opinion against someone or a group of people because need and race or need and ethnicity happen to coincide.

On the contrary, it seems to me that then forms a solemn legal basis, as well as a moral basis, politically and economically, for trying to relieve the clear mandate of the law, which is to assist those most in need.

Mr. FURUTANI. I think one of our recommendations as far as followup and responsive action to the study, we are going to meet with the Department of Justice. This meeting is more than what we had done in the past.

In the past I think what we've done is the Department of Justice says this and we would go along with the Department of Justice interpretation.

I think in this next meeting the Department is willing to stand or take its own position, despite the Department of Justice's position on this particular issue, and move ahead with what we feel maybe is right.

Mr. ABERCROMBIE. The final point——

Mr. FURUTANI. This is the difference, I think, Senator, when you meet with the Secretary and——

Mr. ABERCROMBIE. I understand.

Mr. FURUTANI [continuing.] people in Washington, DC. We are willing this time to go ahead with what we believe is right.

Mr. ABERCROMBIE. And I commend you for that.

My final observation would be that, with respect to the meetings and what Senator Inouye has initiated, is that if we are unable to resolve this issue of need and preference with the Department—and I certainly hope we can on the basis, as I said, of good will and good faith and hopefully good sense—if we are unable to do it, then I think we're going to have to address it legislatively in order to make clear that there should not be this diversion of what the clear intent of the legislation that HUD is able to administer, and certainly we don't want to undermine what the intent of the original Hawaiian Homes Commission Act was more than 75 years ago.

Thank you, Senator.

Senator INOUYE. Thank you very much.

Before we conclude this hearing, I'd like to make an observation.

Throughout the period of the time of Statehood to this moment, the Department of Justice, whether it be democratic or republican,

has always taken the position that there exists no trust relationship between Native Hawaiians and the Government of the United States.

However, the Department of Justice has stated that there did exist a trust relationship up until 1959, from the time of the enactment of the 1920 Hawaiian Home Lands law.

When the Statehood Act, the Omnibus Statehood Act, was debated and passed by the Congress—this is after Hawaii became a State—one of the provisions in the Statehood Act called for the transfer of titles to all these lands to the State of Hawaii. Up until then, the title was held by the U.S. Government.

The commissioners were appointed by the President of the United States, and so, as part of the agreement, the State of Hawaii said,

> We will assume title, we will assume the responsibility of management and supervision of these lands, and we will also appoint the commissioners.

Because of that, the Justice Department said at that point, when we transferred the title and transferred the responsibility, the trust relationship was diminished and ended.

However, if one studies the Statehood Omnibus Act, there is another provision which says that all laws and regulations affecting the conduct of the Hawaiian Home Lands would be subject to the approval of Congress. That's why whenever the State of Hawaii and the Legislature passes laws, whether it be on blood quantum or other matters, it has to be transmitted to the Congress of the United States, and there the hearings are held and determination made whether to approve or disapprove these measures.

On that basis, many of us have concluded that the trust relationship did not end. The Federal Government did not wash its hands and say, "It is all yours."

On that basis, over the years we have proceeded, working with one agency at a time.

And so what happens now? Notwithstanding the Justice Department's position, we have a Native Hawaiian Education Act to benefit only Native Hawaiians.

If the trust relationship position taken by the Justice Department was not the law of the land, then that would have been unconstitutional.

We also have Native Hawaiian Health Act. We have a Native Hawaiian Cultural Assistance Act.

All these agencies that have been participating in—the first one was a grant from the Native American Administration, because they began to sense that there was this trust relationship. And the most recent act was by the Interior Department. The Interior Department up until now—and I suppose even at this moment—has adamantly insisted that there exists no trust relationship because of the Justice Department's interpretation.

However, when the Akaka Hawaiian Home Lands Recovery Act was passed, that act calls for the Interior Department carrying out its responsibility to Native Hawaiians.

What I'm trying to say is that I'm glad that HUD has finally decided to join the family, because all other agencies have concluded, in their own way, that there does exist at this moment a trust relationship.

Mr. Blanco, who represents the housing FHA has approved this, right?

VOICE. Right.

Senator INOUYE. Now, if your interpretation—I mean the HUD interpretation and Justice was a correct interpretation, the actions taken by Mr. Blanco would have been unconstitutional.

So I can say welcome. I am happy that we have finally reached a stage where, though it took a long time, the Government of the United States, at least on a de facto basis, recognized Hawaiians as beneficiaries of a trust relationship between the United States and Native Hawaiians.

We hope that some day the Justice Department will come along and take the necessary action to recognize Native Hawaiians as Native Americans, and at that point we will have no question as to benefits.

So we look forward to working with Secretary Cisneros and all of you, and I think with the change in approach as you have described, notwithstanding Justice, that you will proceed. I think it's a correct one, and I think we can move forward.

Even Justice Department must have concluded that there does exist trust relationship. If not, why would they have advised the President of the United States to sign the measure?

Whenever the Justice Department feels a certain measure is unconstitutional, they immediately send a message to the White House and say, "Do not sign this because this is unconstitutional." But all the measures benefiting Native Hawaiians have somehow passed that Justice Department hurdle.

So I think, as some would say, the light at the end of the tunnel is very, very clear now.

Kali, I think we can proceed now to have full recognition of the housing needs of Native Hawaiians, and with HUD on the team the good things that you have been working for can become a reality.

With that, I'd like to thank all of you for spending time with us. This hearing, though sparsely attended, is a very important one because we need this hearing as a foundation upon which to carry on not only our discussions with the Secretary, but to, if necessary, amend the HUD Reform Act to provide block grants for DHHL.

So thank you, and the hearing is adjourned.

[Whereupon, the committee was adjourned, to reconvene at the call of the Chair.]

APPENDIX

Additional Material Submitted for the Record

Prepared Statement of James E. Dannemiller, President, SMS Research, Honolulu, HI

Mr. Chairman and members of the committee, thank you for holding this important meeting here in Hawaii and for your attention to the housing needs of Native Hawaiians .

This morning I'd like to briefly review some of the most important hard data on housing need among Native Hawaiians. The numbers were taken from several sources, the most important of which were:

No. 1. Housing Problems and Needs of American Indians and Alaska Natives, The Urban Institute, 1995.

No. 2. Housing Problems and Needs of Native Hawaiians, The Urban Institute, 1996.

No. 3. The Housing Policy Study (Hawaii), SMS Research Research, 1992.

No. 4. The Department of Hawaiian Home Lands Beneficiary Study, SMS Research Research, 1995.

I have submitted some graphic presentations of data to be included in the record. I will confine my remarks to the general findings and conclusions of those statistics.

First, let me quickly review the major housing problems faced by Native Hawaiians. I'll concentrate on items for which we have reliable numbers.

The first problem is affordability. Households that pay more than 30 percent of their annual household income for shelter are said to have an affordability problem. This ignores the issue of those who cannot afford the kind of housing they would like to have.

In 1990, 28 percent of Native Hawaiian households had an affordability problem, versus 22 percent of non-Hawaiian households.

The second housing problem is crowding. According to the U.S. Bureau of the Census, households with a ratio of persons-to-rooms that exceeds 1.01 are defined as having a crowding problem.

In 1990, 28 percent of Native Hawaiian households were crowded compared with 13 percent of non-Hawaiian households. Our local statistics show that by 1992, crowding had increased in Hawaii. Twenty-one percent of non-Hawaiian households were crowded that year. Among Native Hawaiian households, the figure was 37 percent, and fully 49 percent of DHHL's applicants were living in crowded conditions.

A third problem is homelessness. This certainly has to be the ultimate "housing problem." In 1990, non-Hawaiian ethnic groups had a homelessness rate of 6.1 per thousand. The Native Hawaiian rate was exactly double that at 12.2 per thousand.

The fourth problem is lack of choice. The cost of housing in Hawaii is thought to be a root cause of families being forced to leave the State. In 1992, we found that about 18 percent of Hawaii households were planning to leave for mainland cities. Among Native Hawaiian households that figure was only 8 percent, suggesting that Native Hawaiians do not see out-migration as a solution to their housing problem.

We also asked those who were planning to leave, what had caused them to make that decision. Among non-Hawaiian households, 61 percent said that the cost of

housing was an important factor. For Native Hawaiians that figure was 80 percent. Among DHHL applicants identified in the same survey, 100 percent said they were leaving the state because of the high cost of housing.

The problems used to measure housing need in the rest of the county—affordability and crowding—are severe in Hawaii and disproportionately effect Native Hawaiians. But they go further to contribute to forced out-migration and homelessness. For Native Hawaiians, the differentials on these, more serious problems, are greater than those shown for affordability and crowding.

Let's look at the numbers from a national viewpoint. The coincident timing of The Urban Institute's studies of housing problems among American Indians and Alaskan Natives (AIAN) and those of Native Hawaiians make it possible to look at housing problems of Native Hawaiians in light of national statistics. Findings are illuminating.

The Urban Institute defines three issues that comprise "housing problems" in the United States:

Facilities: Households with substandard kitchen or bathroom facilities;

Crowding: Households with more than 1.01 persons per room; and

Affordability: Households spending more than 30 percent of annual household income on shelter.

Nationwide, about 27 percent of all American households experience housing problems. Four percent have substandard facilities. Four percent are crowded. Twenty-three percent have affordability problems.

The Urban Institute shows that American Indians and Alaska Natives have greater problem levels. Overall, 40 percent have housing problems. The difference is primarily in crowding and affordability. AIAN households located on tribal lands experience housing problems at a level of 44 percent. A major difference in the pattern of problems exists in a much greater incidence of substandard housing, and affordability problems are less important. On the basis of those figures the Urban Institute declared that AIAN households had the greatest level of housing problems in the United States.

The Institute's second study, Housing Problems and Needs Among Native Hawaiians, discovered a much more needy group. Among all Native Hawaiian households, nearly half experienced one or more of the housing problems identified by the Institute. The pattern was different as well. Very few Native Hawaiian households lived in substandard housing. The level of affordability problems was similar, and the level of crowding was more than double that of AIAN households.

The problem level among Native Hawaiians living on homelands was somewhat lower, testifying to the benefits of Hawaiian Home Lands programs. Substandard housing was very low, and affordability problems were decreased considerably. There was, however, a substantial increase in crowding for people on the homelands. The DHHL Beneficiary Study suggests this may be due to the fact that some Native Hawaiians who are not lessees are doubled up with current lessees.

Finally, the DHHL Applicant Study—a major survey of Native Hawaiians who are on the list to receive a homelands grant—showed an astounding level of housing problems identified by the Urban Institute. Two-thirds of all applicant households experienced one or more of those housing problems. Substandard housing was still very low, but both crowding and affordability were much higher than for other groups in America.

Let me summarize: First, the Urban Institute initially felt that American Indians and Alaska Natives have the highest level of housing need in the United States. Second, their most recent study shows that housing need among Native Hawaiians is even higher. Third, hard data on a specific group of Native Hawaiians—the DHHL applicants—clearly show that the applicants have much greater need than Native Hawaiians as a whole.

Finally, on a personal level, I would like to direct your attention to the Native Hawaiian people. Who are these people whom I have presented as statistics this morning?

They are "keiki o ka aina," children of the land. This is their place. In the twentieth century it will not be acceptable to say, "if they don't like it they can leave." It will not be acceptable to claim that "the other 48 States offer an alternative housing market."

They are our host culture. We in Hawaii like to think that Native Hawaiians enjoy a level of respect that is greater than that afforded to some Native Americans in other states. Recent public opinion surveys show that as many as 80 percent of Hawaii's people feel that Native Hawaiians deserve redress for the overthrow of the monarchy. Other ethnic groups in Hawaii do not object to programs that serve the host culture.

Finally, despite their very high levels of need, DHHL applicants are not welfare recipients. They are trying to solve their housing problem by exercising their right to Native Hawaiian homelands. In Hawaii's difficult housing market, they will require assistance. But it would be a mistake to consider these people as being "on the dole." Our surveys show that they are reasonable people, with reasonable expectations for housing. They would like assistance in turning their right to home land grants into a housing problem solution, in a very difficult economy. I submit that Mr. Watson and his staff at the Department of Hawaiian Home Lands are currently serving Native Hawaiians, the group with the greatest level of housing problems and need in the United States of America. Surely there is merit in addressing legislation that will assist those people. Surely there is no more efficient and effective means of doing that than by providing relief for grant applicants under the Department of Hawaiian Home Lands.

Housing Needs of Native Hawaiians

Information from Three Studies

Hearing before
The United States Senate
Committee on Indian Affairs
Honolulu, Hawaii
Wednesday, July 3, 1996

James E. Dannemiller
President, SMS Research

SMS

Three Studies of Housing Need

- Housing Problems and Needs of American Indians and Alaska Natives, 1995. Urban Institute, 1995.
- Housing Problems and Needs of Native Hawaiians. Urban Institute, 1996.
- Department of Hawaiian Home Lands Beneficiary Study. SMS Research, 1995.

Housing Problems of Native Hawaiians

SMS

Housing Problems: Affordability

- Households that pay more than 30 percent of their annual household income for shelter are defined as having an affordability problem.
- Problem levels, 1990:
  - Native Hawaiian Households 28%
  - Non-Native Hawaiian Households 22%

Housing Problems: Crowding

- Households where the ratio of persons to rooms exceeds 1.01 are defined as having a crowding problem.
- Problem levels, 1990:
  - Native Hawaiian Households 28%
  - Non-Native Hawaiian Households 13%
- Problem levels, 1992:
  - Native Hawaiian Households 37%
  - Non-Native Hawaiian Households 21%
  - DHHL Applicants 49%

Housing Problems: Homelessness

- The most extreme housing problem is homelessness, the inability to provide safe, sanitary, adequate housing for one's self and one's family.
- Problem levels, 1990:
  - Native Hawaiian Households 12.2 per 1000
  - Non-Native Hawaiian Households 6.1 per 1000

SMS

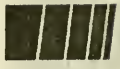
Housing Problems: Lack of Choice

- Some households in Hawaii feel impelled to leave the state. Of those 62 percent report that the cost of housing is a major reason for leaving.

- Will leave Hawaii, 1992:
  - Native Hawaiian Households 8%
  - Non-Native Hawaiian Households 25%

- Because of Housing Costs, 1992:
  - Native Hawaiian Households 80%
  - Non-Native Hawaiian Households 61%
  - DHHL Applicants 100%

SMS



The National View Point

Housing Needs of Native Hawaiians
compared with
Housing Needs of Other Americans

SMS

Housing Problems by Group
Percent of Households
70%
60%
50%
40%
30%
20%
10%
0%
27
40
44
38
49
47
67
All U.S. Households
AIAN Urban Households
AIAN Households on Tribal Lands
Non-Hawaiian Households in Hawaii
Native Hawaiian Households
Native Hawaiian on Homelands
DHHL Applicants
SMS

Conclusions

- The need is clear and substantial
  - Hawaii's people have greater housing need than other Americans.
  - American Indians and Alaskan Natives were thought to have the highest level of housing need in the country.
  - Native Hawaiians have much greater levels of housing problems than AIAN
  - DHHL applicants have much greater need than other Native Hawaiians
- There is no more efficient way to solve the housing problems of Native Hawaiians than by assisting DHHL applicants.

TESTIMONY
ON
FINDINGS OF RECENT STUDIES ON
THE HOUSING NEEDS OF NATIVE HAWAIIANS

HEARING
BEFORE THE
U.S. SENATE COMMITTEE ON INDIAN AFFAIRS
The Honorable John McCain, Chairman
The Honorable Daniel K. Inouye, Vice Chairman

by
Kali Watson, Chairman
Hawaiian Homes Commission
State of Hawaii

July 3, 1996

Mr. Chairman and Members of the U.S. Senate Committee on Indian Affairs:

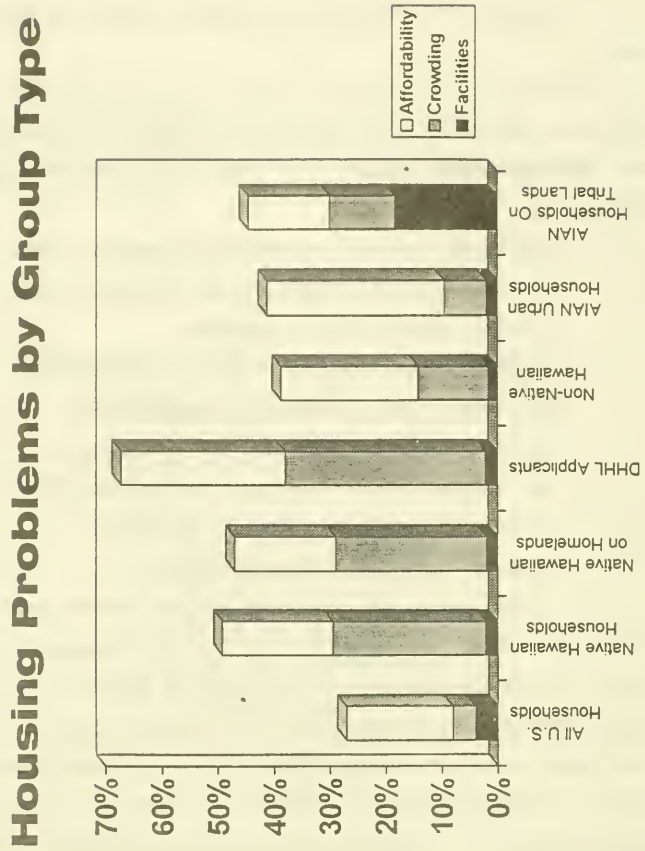
Aloha Kakou! I am Kali Watson, Chairman of the Hawaiian Homes Commission, State of Hawaii. Thank you for the opportunity to testify on Native Hawaiian housing problems and needs as documented in the following reports:

(1) Final Report of the National Commission on American Indian, Alaska Native and Native Hawaiian Housing, entitled "Building the Future: A Blueprint for Change" (1992);

(2) U.S. Department of Housing and Urban Development (HUD) report entitled "Housing Problems and Needs of Native Hawaiians" (September 1995); and

(3) State of Hawaii, Department of Hawaiian Home Lands (DHHL) report entitled "Department of Hawaiian Home Lands Beneficiary Needs Study" (September 1995).

These studies provide evidence of the significant housing related structural, overcrowding, and affordability problems of Native Hawaiians. As illustrated on the following graph prepared by SMS Research, Native Hawaiian housing needs are significantly greater when compared to the United States, Native American, and State of Hawaii population groups. ***Among all groups, DHHL applicant needs are most severe.*** The DHHL report, summarized on pages 6-10 and submitted in its entirety to this Committee, further supports these conclusions.


Housing Problems by Group Type
Affordability
Crowding
Facilities
70%
60%
50%
40%
30%
20%
10%
0%
All U.S. Households
Native Hawaiian Households
Native Hawaiian on Homelands
DHHL Applicants
Non-Native Hawaiian
AIAN Urban Households
AIAN Households On Tribal Lands

Our involvement in creating Native Hawaiian communities stems from the Hawaiian Homes Commission Act which was passed by the U.S. Congress in 1920. As a condition for statehood, the State of Hawaii accepted a trust responsibility to implement the Act.

Our mission is to develop and deliver land to Native Hawaiians, defined as persons of one-half or more Hawaiian ancestry, and to effectively administer trust assets.

DHHL is the primary housing delivery agency for Native Hawaiians. We provide direct benefits in the form of 99 year leases at an annual rental of $1 for residential, agricultural, or pastoral purposes. DHHL assumes the land development and infrastructure costs. Mortgage financing options are available to homesteaders to purchase their homes. DHHL is able to offer single family homeownership for under $100,000 as compared to the average private single family home cost of $350,000 in Hawaii.

There are 6,338 existing homestead leases and 28,543 applications for homestead leases.

The challenges we face are covering infrastructure costs and providing homeownership opportunities for the sizeable group of Native Hawaiians who have difficulty qualifying for mortgages. DHHL is moving ahead to allow rental units on existing homesteads to alleviate crowding, lower cost multi-family units, and actively promotes self-help housing as a viable alternative. However, as demonstrated in these studies, the housing needs of Native Hawaiians are substantial and beyond DHHL's limited funds.

These challenges were recognized by the National Commission on Native American, Alaska Native, and Native Hawaiian Housing, created by Congress pursuant to Public Law 101-235, the HUD Reform Act of 1989. DHHL participated as a member of this National Commission. Its report, summarized on pages 11-12, was issued in 1992 with recommendations for comprehensive changes to existing housing programs provided under the 1937 National Housing Act.

The National Commission recommended that the Federal government honor its commitment to provide safe, decent, and affordable housing for Native Americans by providing adequate levels of funds for Native housing programs which must include Native Hawaiians with appropriate additional funds.

With regards to Native Hawaiians, the National Commission specifically recommended that appropriate legislation be enacted to allow Community Development Block Grants be expended on Hawaiian home lands and that HUD Special Purpose Grants be continued for infrastructure on Hawaiian home lands.

In summary, we believe that these studies document the severity of housing needs among Native Hawaiians. The National Commission report calls for the inclusion of Native Hawaiians in Native American housing programs. Our experience shows that Native Hawaiian housing needs are unique, therefore, unique and flexible solutions are required.

The record is clear that Native Hawaiian housing needs are of such a magnitude as to compel Federal intervention. DHHL recommends that a

mechanism be created to organize the justification and formulate legislative proposals for action at the Federal level.

We appreciate the opportunity to provide our comments. 'Aina Ho'opulapula -- from the land, we flourish!

Kali Watson

Kali Watson, Chairman
Hawaiian Homes Commission

"BENEFICIARY NEEDS STUDY" (SEPTEMBER 1995)
PREPARED FOR DEPARTMENT OF HAWAIIAN HOME LANDS
BY SMS RESEARCH, INC.

HIGHLIGHTS

Native Hawaiian Population

Under the Hawaiian Homes Commission Act of 1920, as amended, "Native Hawaiian" is defined as "any descendant of not less than one-half part of the blood of the races inhabiting the Hawaiian Islands previous to 1778."

The total Native Hawaiian population is estimated to be 69,000 persons. The adult Native Hawaiian population 18 years of age and older who are eligible to apply for DHHL homestead entitlements is estimated to be 39,000 persons.

Housing Needs

The DHHL report documented that housing is the primary need of Native Hawaiians and expectation of Hawaiian home lands. 95% of the DHHL's current applicants, approximately 13,000 Native Hawaiians, need housing. Applicants look upon a DHHL land award as a solution to their housing needs although a substantial number of these applicants will have difficulty turning a land award into a housing solution because of financial and other economic constraints.

Household Size

The DHHL report confirmed that Native Hawaiians are far more likely than other residents of Hawaii to live in large households, resulting in overcrowded conditions. Compared with the rest of the United States, Hawaii has a larger average household size and lower ratio of homeowners to renters.

Household size has been decreasing in Hawaii and on the mainland, but as of 1990, Hawaii's average household size was second largest in the United States. The median size of Hawaiian households was 140% larger than the average household size in the State of Hawaii, 4.6 persons per Hawaiian household vs. 3.3 persons per Hawaii household.

Crowding

The U.S. Census defines crowding in terms of the number of people per room in a household. A ratio of 1.01 to 1.50 persons per room is considered crowded, and higher ratios are defined as severely crowded.

Although one-quarter of all households in Hawaii are mildly or severely crowded, the DHHL report confirms that an even larger proportion -- one half -- of DHHL homestead applicants are living in crowded households. DHHL homestead applicants were found to have a higher crowding ratio because they were forced to live in smaller units than other Hawaiians living on Hawaiian Home Lands.

The DHHL study and our experience confirms that current DHHL homesteaders experience substantial overcrowded conditions as well. Other family members and friends move back onto the homestead for a number of reasons such as the high cost of housing in Hawaii, lower income levels, and to benefit from the family support system at home.

Affordability

A commonly used measure of housing need is affordability, that is, the shelter-to-income ratio. Shelter costs that are higher than 30 percent of household income are considered to be burdensome and indicate that affordable housing is needed.

The DHHL report confirms that one-third of DHHL applicants pay more than 30 percent of their income for shelter, and one-fifth pay more than 40 percent for shelter.

The analysis indicates that the Hawaiian home lands program can and does reduce the shelter burden of beneficiaries. By providing low-cost homeownership opportunities, DHHL is delivering one of the services most crucially needed by Native Hawaiians.

Financial Qualifications

Readiness to move onto Hawaiian homestead land is a function of income and household size. Hawaiians have household incomes that are below the average for the State of Hawaii, and Native Hawaiians have incomes that are lower than the average for Hawaiians. Hawaiians have larger household sizes than the State of Hawaii as a whole.

HUD guidelines are the standard for qualifying households for many housing programs. According to HUD income guidelines, 70.8 percent of DHHL lessees and applicants fall below the HUD median family income (MFI) level. More specifically, 15.3 percent fell in the 0-30 percent MFI; 17.5 percent fell in the 30 to 49 percent MFI, and 20.7 percent fell in the 50 to 79 percent MFI ranges.

Housing Readiness Index

The DHHL report combined HUD guidelines with other indicators such as savings, real estate ownership, employment, availability of a down payment, and current monthly payments, to construct an Index on Housing Readiness of homestead applicants.

The data indicates a severe housing readiness problem among the 15,000 Native Hawaiian applicants:

Very Low Qualification: An estimated 6 percent have little capability to finance a home. Most can afford less than $200 for monthly shelter costs; more than half have family incomes below 30 percent of HUD MFI, few have resources to apply for a down payment.

Assisted Rental: An estimated 23 percent will be able to stay in the rental market with financial assistance. Some own a home, but will not be able to net out a down payment for another home. A large majority can afford less than $500 for monthly shelter costs.

Near Market Rental: An estimated 19 percent can rent, but would not likely be able to buy in today's market. About one-quarter are classified as "very low income" by HUD guidelines. About 30 percent have access to special financing, such as VA financing. Those with higher incomes have no resources for a down payment. Those with some real estate have low incomes and can afford relatively low monthly housing payments.

Borderline: An estimated 5 percent are on the borderline between the rental and homeowner markets. These applicants can afford market level rents, but need assistance to buy or build their homes. About one-third have family incomes above 120 percent of the HUD guidelines and many can afford up to $1,000 for monthly shelter cost. They are not prepared to make a reasonable down payment and few own real estate.

Assisted Owner: An estimated 20 percent require assistance to become homeowners. Many own their current home and/or other real

estate. They are likely to be able to have some resources for a down payment. They may not qualify for standard financing because they have either the down payment or the monthly, but not both.

Low Market Owner: An estimated 15 percent of applicants may not be able to purchase top-of-the-market houses, but they are qualified to become homeowners. Nearly one-fourth of these applicants have family incomes above 120 percent of HUD guidelines.

High Market Owner: An estimated 11 percent will not have serious problems financing a home. One-fifth have family incomes that exceed 140 percent of HUD guidelines. Half own their current home or other property.

"BUILDING THE FUTURE: A BLUEPRINT FOR CHANGE" FINAL REPORT OF THE NATIONAL COMMISSION ON AMERICAN INDIAN, ALASKA NATIVE, AND NATIVE HAWAIIAN HOUSING (1992)

HIGHLIGHTS

Portions Related to Native Hawaiians

Impediments to Housing for Hawaiian Natives

Since its inception as a federal program to its current role within the state government system, the DHHL has never been provided the resources needed to successfully carry out its mission.

The major impediment has been a lack of financial resources. A joint federal-state task force in 1983 recommended that federal and state funds be provided. To date, the state has provided $100 million and the federal government continues to be engulfed by legal arguments that further delay funding to this program.

Like American Indian tribal lands, Hawaiian home lands are trust lands and are therefore inalienable in terms of satisfying financial obligations. Banks and other financial institutions cannot receive any collateral from these lands for loans.

It is projected that over the next decade, $1.4 billion will be needed in external mortgage funds to satisfy native Hawaiian financing and an additional $100 million will be required for interim loan financing.

Native Hawaiians generally fall in lower income categories and do not qualify easily for available financing because of cashflow and/or other financial problems related to down payments and closing costs.

Special Recommendations for Hawaii

Appropriate legislation be enacted to allow Community Development Block Grant funds to be expended on Hawaiian home lands.

The federal government continue to provide funds under HUD's Special Purpose Grants program for infrastructure on Hawaiian home lands.

The definition of Native Hawaiian organizations in Section 603(e) of P.L. 101-235 be amended to include DHHL. This will ensure DHHL is eligible for any HUD funds resulting from the National Commission's action plan.

Explore the feasibility of allowing DHHL homestead lessees to participate in the Veterans Affairs direct loan guarantee program. (Note: This recommendation has been implemented)

Include DHHL in any federal home financing programs available to housing agencies for individuals meeting specific eligibility criteria. The National Commission recognized DHHL as the principal public agency in Hawaii responsible for providing housing assistance to Native Hawaiians and participation in all federal programs will enhance DHHL's ability to serve the housing needs of its beneficiaries.

Research

Consulting

Financial Consulting

Training

Database Marketing

Socio-Economic Studies

Department of Hawaiian Home Lands

BENEFICIARY NEEDS STUDY, 1995

Prepared for:

Department of Hawaiian Home Lands
September, 1995

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September 30, 1995

Mr. Kali Watson
Director
Department of Hawaiian Home Lands
355 Merchant Street
Honolulu, Hawaii 96813

Dear Mr. Watson:

We are pleased to present this report on the beneficiary needs survey of 1995. The study was intended to provide your Department with information for policy development. As a comprehensive effort to collect information from beneficiaries, it offers information on their needs, their qualifications for financing, and their opinions on important housing issues.

We hope the information reported here will assist your staff in their continuing effort to get native Hawaiians on the land. Housing issues are very important to the beneficiaries, and they look to DHHL for a solution.

Thank you for the opportunity to serve the Department of Hawaiian Home Lands and the people on the lists. We have enjoyed being part of this important and challenging project and look forward to working with you again.

Sincerely,

James E. Dannemiller
President

JED/mv3410

INTRODUCTION

The 1995 Beneficiary Needs Study was a major effort to collect data from beneficiaries of the Department of Hawaiian Home Lands (DHHL). It emerged first from the need for housing data expressed by the Land Management Division of the Department. Shortly after that need came to light, other divisions including the Homestead Services Division, the Land Development Division, and the Planning Office, expressed needs for information to support good planning.

In an effort to organize beneficiaries to speak in their own behalf, applicant and homesteader organizations recognized the necessity to understand the needs and interests of their members. Hui Kako`o and the State Council of Hawaiian Homestead Associations were assembled as an advisory council to the project. The study was authorized by the Hawaiian Homes Commission and was conducted between August 1994 and August of 1995.

OBJECTIVES

The main goals of the study were to describe the population of Hawaiians and DHHL beneficiaries; to describe their needs and expectations for Homestead Lease Awards and housing solutions; and to describe their reactions to policy and procedural changes that might lead to more effective fulfillment of those expectations. A secondary goal was to assemble the findings of this project in a manner that they might be easily applied to policy making at DHHL. Some specific objectives of this study were to:

- Identify beneficiaries' housing needs and quantify their preferences, qualifications, and readiness for award.
- Describe the dynamics of need and decisions to accept or defer an award.
- Measure beneficiaries' perceived image and expectations of DHHL, and identify communications-related issues for the Department.

METHODS

The study consisted of three major components designed to collect primary information: a mail survey, a telephone survey, and a series of focus groups. For detailed methods used for the study, please refer to *Technical Report: Department of Hawaiian Home Lands Beneficiary Needs Study, 1995.*

Mail Survey: A survey instrument to be self-administered was mailed to all beneficiaries whose addresses were available to DHHL on the current database. As of December 31, 1994, there were approximately 18,000 individuals represented in the database used for DHHL newsletter mailing purposes, and all those contactable through mailing were mailed a survey instrument with a return envelope. A total of 6,317 surveys were returned between January and February of 1995, were edited and keypunched for data processing.

Phone Survey: Two separate instruments were designed for the two distinctively different sub-populations with the beneficiary population: applicants and lessees. The sampling frame consisted of those whose addresses were available to DHHL through the current database; the respondents were then randomly selected from that list.

Between April and June of 1995, information was collected from a total of 1,613 applicants, including those residing on the US mainland, and 400 lessees throughout the state of Hawaii.

Focus Group: A series of small-group sessions were held to explore a number of issues in more depth. The participants were randomly selected from the list available in DHHL database. A total of twelve focus group sessions were conducted in July and August of 1995.

In addition to these study components, secondary data on DHHL beneficiaries, housing issues, and Hawaii state demographics were analyzed to track trends and compare the native Hawaiian population with the state population as a whole. The data assembled and analyzed for this component included the 1985 DHHL Beneficiary Study data, the 1992 Housing Consortium Study, and the 1994 Simmons/SMS Hawaii Survey of Media & Markets (HSMM).

NATIVE HAWAIIANS AND DHHL BENEFICIARIES

Pursuant to provisions of the Hawaiian Homes Commission Act, 1920 as amended (HHCA), the Department of Hawaiian Home Lands provides direct benefits to native Hawaiians in the form of 99-year homestead leases at an annual rental of $1. (Act 305, Session Laws of Hawaii 1990, amended the HHCA to authorize the department to extend leases for an aggregate term not to succeed 199 years.)

Homestead leases are for residential, agricultural, or pastoral purposes. The intent of the homesteading program is to provide for the economic self-sufficiency of native Hawaiians through the provision of land. The department's mission is to manage the Hawaiian Home Lands Trust effectively, and to develop and deliver land to native Hawaiians, the beneficiaries of the Trust. Data recording systems at DHHL insure that the department has an accurate understanding of the characteristics and changes in the land base. The people for whom the lands are held in trust, however, are harder to track and understand.

WHO THEY ARE, WHERE THEY ARE

There are approximately 300,000 people in the world today whose ethnic background can be in some way described as Hawaiian[1]. Of those, a little less than 200,000 live in the State of Haweii and another 100,000 or so reside in continental United States. Less than a hundred Hawaiians are estimated to be living outside of the US[2].

About one-quarter of all Hawaiians, or approximately 69,000 people including children under 18, are thought to have 50 percent blood quantum. Adult native Hawaiians of age 18 and older make up 86 percent of that number, or 59,000 people. From 1986 onward, more than 50 percent of all children born in Hawaii were of mixed ethnic background. Like

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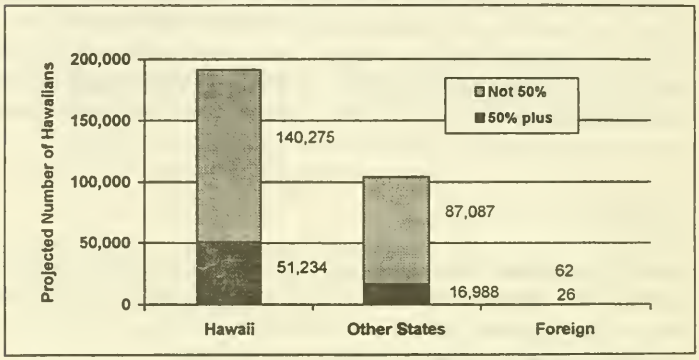
[1] Projection model developed by SMS. The description of the model can be found in the Method section in *Technical Report: Department of Hawaiian Home Lands Beneficiary Needs Study, 1995.*

[2] There is very little information on Hawaiians living overseas, and this projection is expected to be less precise than the projections of those living in the country.

other ethnic groups in the State, the number of pure Hawaiians and the number of Hawaiians with the 50 percent blood quantum will decrease steadily.

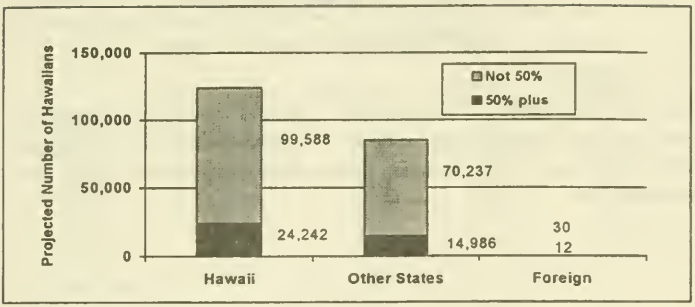
Figure One shows the geographic distribution of native Hawaiians of all ages by blood quantum, and Figure 2 shows the same data for Hawaiians 18 years or older in 1995. Those who are 50 percent or more Hawaiian, are potential DHHL beneficiaries. They include current lessees, applicants, and persons whose blood quantum qualifies them as applicants.

Figure 1: Estimated Living Hawaiians of all Ages, 1995



Projections by SMS. Figures based on 1996 population estimate and include children under 18 years old.

Figure 2: Potential Applicants as of 1995



Projections by SMS. Includes 209,095 ethnic Hawaiian adults.

This analysis suggests that there are just over 39,000 actual and potential beneficiaries of the HHCA. Of those, the Department of Hawaiian Home Lands currently serves about 20,000, or a little over 50 percent. About 6,000 of those are current lessees. The remaining 14,000 are applicants for Homestead Lease Awards.

DHHL BENEFICIARIES AND THE STATE POPULATION

Native Hawaiians differ from other ethnic groups in many ways, and much of what makes up the difference is qualitative in nature. In this section, some of the more readily measurable demographic characteristics DHHL beneficiaries are compared to the Hawaii's adult population. Table 1 shows who the beneficiaries are in terms of these statistics, and how they compare with adults in the state population. The following are the synopsis:

- DHHL beneficiaries, lessees in particular, are older than the state average.
- DHHL beneficiaries are more likely to be living with children.
- Proportionately more DHHL beneficiaries are married than the state average.

- DHHL beneficiaries, especially lessees, are more likely to be not working outside of home.
- DHHL applicants are more likely to be renting their homes than the state average.

None of these are surprising or new findings. It has long been known that Hawaiian people live in larger households, and that DHHL beneficiaries are somewhat older than the average adult in Hawai`i. The surveys set about providing data in greater detail for each type of beneficiary.

Table 1: DHHL Beneficiaries vs. State Population

	DHHL Beneficiaries[1]		
	applicants	lessees[2]	overall state of Hawaii[3]
Age			
18-24	2.9%	0.7%	14.7%
25-34	17.3%	6.5%	24.4%
35-44	29.0%	23.2%	21.3%
45-54	23.6%	23.1%	13.1%
55-64	16.7%	24.0%	11.8%
65+	10.4%	22.4%	14.5%
Median Age	45.3	53.4	40.1
Have children in the household	63.0%	59.7%	55.0%
Employment Status			
full time (35 hours+)	56.7%	50.8%	56.7%
part time (<35 hours)	10.3%	7.3%	14.0%
not employed	33.0%	41.9%	29.3%
Marital Status			
single	12.8%	7.2%	25.4%
married	69.1%	67.3%	57.3%
separated, widowed, divorced	18.1%	25.5%	17.4%
Type of Current Home			
single family home	70.0%	73.8%	69.8%
multifamily home[4]	10.0%	7.2%	18.1%
apartment	12.5%	8.2%	10.6%
other	7.5%	10.7%	1.6%
Tenancy			
own/pay mortgage	43.5%	N/A	53.1%
rent	45.4%	N/A	37.5%
occupy no payment	11.0%	N/A	9.4%

1. Mail survey data. Weighted by the type and location of awards.
2. Includes those who have been awarded a Homestead Lease Award but also waiting for another award.
3. Data source: Simmons/SMS Media & Market Study 1994.
4. Includes duplex, townhouse, or condominium apartments.

APPLICATIONS AND LEASES

As of February 21, 1995, the Department of Hawaiian Home Lands had roughly 21,000 individual applications and leases on the record books. The present study is based on 18,272 of those cases[3]. Of that number, 12,999 were applicants for a Homestead Lease Award, 4,148 were current lessees, and 1,125 were lessees who also had applications on file. This section describes first the lessees and then the applicants.

DHHL LESSEES

More than three-quarters of all leases were for residential property, and 53 percent were located on O`ahu. A disproportionate number of agricultural and pastoral leases were on the Big Island. The geographic distribution of leases is shown in Table 2.

Table 2: Type and Location of Leases, 1995

County	Type of Lease			
	Residential Only	Agricultural or Pastoral Only	Residential and Agricultural/Pastoral	Total Leases
O`ahu	70.4	42.2	10.3	62.0
Hawai`i	2.9	36.8	24.1	9.3
Kaua`i	8.9	7.0	6.9	8.5
Moloka`i	7.6	10.5	18.3	11.0
Maui	10.2	3.5	10.4	9.3
Total All Counties	4,288	855	130	5,273

Total leases of each type from the survey mailed to beneficiaries (n = 6,132). Percentages from phone survey (n = 400) Figures are percentages of the total in each column. Data were weighted to total beneficiaries, February 1995.

Lest we think of lessees as having fully satisfied needs, we should recall that about 21 percent of them still have applications pending for additional land. Table 3 shows the

[3] Twenty-one thousand is the estimated number of applications, not individuals, in the department's database at the end 1994. The total number of applications is larger than the number of individuals represented, because one individual can apply for more then one award, and also because an individual who has already received a Homestead Lease Award can be on the application list for another award. The data changes daily, but there were 18,272 individuals in the DHHL database on February 21, 1995. As noted in the methods section, the surveys could only be based on cases for which there was sufficient information in the file to contact a beneficiary. We do not know if cases with addresses were different from those without addresses.

types of applications that are pending for current lessees. The figures from the survey have been expanded to represent all lessee with pending applications.

Table 3: Type of Applications Pending for Current Lessees

Current Lease Type	Type of Application Pending			
	Residential Only	Agricultural or Pastoral Only	Residential and Agricultural/Pastoral	Total Leases
Residential	0.0	15.0	85.0	795
Agricultural	25.0	8.8	66.2	284
Both	47.8	19.6	32.6	46
Total All Leases	8.3	13.6	78.1	1,125

Table shows data for beneficiaries who have already received at least one Homestead Lease Award, and are on the waiting list for another award. Data from the survey mailed to beneficiaries. Figures are percentages of the total in each row. Data were weighted to total beneficiaries.

More than three-quarters of the pending applications are for more than one award, and nearly ninety percent include at least one piece of residential property. The most common pending request, however, is for agricultural land among lessees currently on residential property.

USE OF LAND AND HOUSING SITUATION

The fact that leases have been awarded does not mean that all are being used. Table 4 shows the current land use pattern among the lessees.

Table 4: Land Use Among Current Lessees, 1995

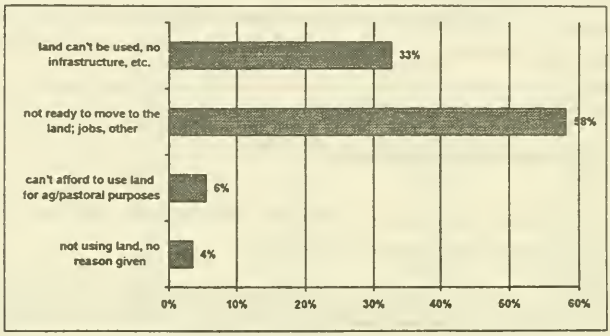
Land Use	Type of Lease			
	Residential Only	Agricultural or Pastoral Only	Residential and Agricultural/Pastoral	Total Leases
Live on the land	70.6	13.8	1.7	55.3
Farm the land	—	8.2	23.0	3.8
Both	—	28.7	35.1	7.8
Neither	29.4	49.2	40.2	33.1
Total All Counties	4,288	855	130	5,273

Data from the survey mailed to beneficiaries. Figures are percentages of the total in each column. Data were weighted to total beneficiaries, and exclude 188 weighted cases for which there was insufficient data to classify lessees' land use.

The land use patterns suggest a relatively large number of leases are not currently being used. About 76 percent of residential lots are occupied, and 53 percent of the agricultural and pastoral land is being used for raising crops or animals. Of all the land that is being used, fully 94 percent is used to provide housing for the lessees.

As Figure 3 below shows, lessees gave their own reasons for not using the land right now. Those who have Homestead Lease Awards of agricultural or pastoral land and were not farming or ranching were most likely to say that they were not ready to start farming yet. Several of them also said the land was not ready for use. The problems were mostly infrastructure or access.

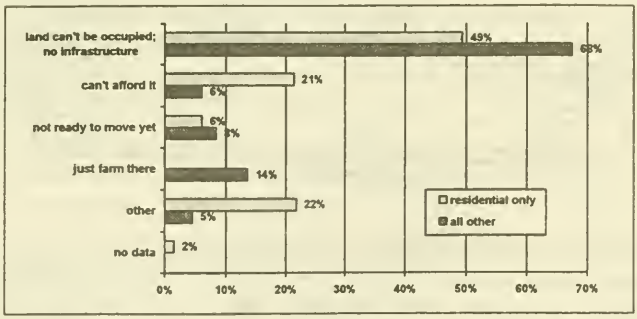
Figure 3: Use of Non-Residential Land



Note: Phone survey data. Weighted total = 1,251 non-residential lessees (some have residential leases as well), who were not using the award land for farming or ranching.

Lessees who had residential or agricultural land suited for residence gave another set of reasons for not having built a house on the land. Those are shown in Figure 4. The answers were taken from about 19 percent of lessees who do not have a house on their land as yet.

Figure 4: Reasons for Not Having a House on Homestead Land



Note: Phone survey data, lessees only. Base: Lessees with residential lots only who have not been able to build a house on the land. Weight totals of 798 residential only leases and 565 cases with agricultural, pastoral, or multiple leases.

Many of the lessees have not been able to build homes because the lots do not have the appropriate access or infrastructure. Other reasons for not having built homes were similar to those offered by agricultural lessees. They were either unable to move to the land in their current circumstances, or they were unable to afford to build.

About 2,500 of the total leases were made during the 1980s when many Homestead Lease Awards were granted through an accelerated award program. The accelerated program granted Homestead Lease Awards or raw land to lessees regardless of their qualifications to finance housing or agriculture. The program was intended to maximize the number of awards. It resulted in granting land without infrastructure or improvements to applicants without the means to provide them. The present study was designed to shed some light on what happened to those lessees.

Table 5 shows the number of Homestead Leases that are currently being used by lessees who were awarded Homestead Lease Awards during the eighties and those who were awarded Homestead Leases at other times. The latter group includes persons who received awards in the nineties.

Table 5: Land Use by Date of Award

Land Use	Award Date		
	1980 through 1989	Before 1980 and after 1989	Total Leases
Land is in use for either residence or agriculture	34.7	87.2	66.9
Land is not in use	65.3	12.8	33.1
Total	2,040	3,233	5,273

Data from the lessee phone survey. Figures are percentages of the total in each column. Data were weighted to total lessees. Land use as of February 1995.

The accelerated award program produced a large number of leases that are not currently being used. In fact, recipients of accelerated awards are almost three times less likely to be using their land for either housing or agriculture.

The reasons for not using the land differ for lessees who received awards during the accelerated period and those who received them at other times. The accelerated award grantees were more likely to have received land on the Big Island, and had slightly lower incomes. Their reasons for not beginning agriculture were not statistically related to the infrastructure issue. They were more likely to have given financial reasons, and even more likely to say they weren't ready to start farming yet.

Accelerated award recipients with residential property were less likely to have cited infrastructure problems than those who received their awards at other times. They were a bit more likely to cite financial problems, and again more likely to say they were not ready to move. Almost 88 percent of these people said they did intend to build on the property -- a figure slightly higher than for the non-accelerated group. Among those who did not intend to build, accelerated grantees were more likely to say they did not know what they would do with the land, and non-accelerated grantees were more likely to say they would farm the land or just hold onto it.

CONDITION OF THE HOUSE AND IMPROVEMENTS

For many residential lessees who live on homestead land, a house had already been built when the land was awarded to them (74%). More than half of non-residential lessees (52%) built the houses themselves. However, non-residential lessees are less satisfied with the size of the home than their residential counterparts.

Table 6: House on the Homestead Land

Characteristic	Type of Lease					
	Residential only		Ag, Pastoral, or combination of any		Total Lessees	
	num.	pct.	num.	pct.	num.	pct.
Who built the house?						
DHHL; it was already there	1,383	43.2%	57	19.9%	1,440	41.2%
former owner	134	4.2%	15	5.1%	149	4.3%
me/my family/my builder	822	25.6%	150	52.2%	972	27.9%
someone else	717	22.4%	51	17.8%	768	22.0%
don't know	148	4.6%	15	5.1%	163	4.7%
Is the house big enough?						
need a larger home	895	27.9%	102	35.4%	997	28.6%
about the right size	2,198	68.6%	149	51.7%	2,347	67.2%
too big	12	0.4%	5	1.8%	17	0.5%
no response	99	3.1%	32	11.1%	131	3.8%
Have added rooms	604	20.1%	104	36.0%	708	20.3%
Have made other improvements	1,540	48.1%	184	64.0%	1,724	49.4%
Condition of the house						
good	1,386	43.2%	105	36.2%	1,491	42.7%
okay, about average	603	18.8%	67	23.5%	670	19.2%
needs fixing up	1,139	35.6%	87	30.2%	1,226	35.1%
no data	76	2.4%	29	10.1%	105	3.0%
Total Living on DHHL Land	3,204	100%	288	100%	3,492	100%

Note: Phone survey data, lessees with houses on the land only. Weighted by the type and location of the lease.

Over the years, many lessees made improvements or added rooms to their houses. More than one-third of them report that the house needs some fixing up. Even though there is no perfect relationship between the dates of the award and dates on which the houses

were built, it may be noted that a majority (58%) of these houses stand on DHHL lots that were granted before 1970.

APPLICANT POPULATION

As of February 21, 1995, the Department of Hawaiian Home Lands had 12,999 individual applicants in its Homestead Lease Awards waiting list that were contactable[4]. Our survey represents the condition, needs, and opinions of these 12,999 applicants.

TYPES OF APPLICATIONS

Table 7 shows the types of awards for which the applicants had applied. Note that the table shows numbers and percents of applicants, rather than applications. Throughout the analysis we have been focusing on people rather than applications.

Table 7: DHHL Applications for Awards, 1995

Island	Type of Application			
	Residential Only	Agricultural or Pastoral Only	Both Residential and Agricultural	Total Applicants
O`ahu	2,447	135	1,904	4,486
Hawai`i	1,140	744	2,317	4,201
Maui	843	299	1,365	2,507
Kaua`i	364	174	715	1,253
Moloka`i	143	147	263	553
Total All Islands	4,937	1,499	6,564	12,999

Data from the telephone survey of applicants (n = 1,613). Figures may not sum exactly due to weighting. Data were weighted to total applicants with complete identifying information. "Residential Only" applicants have only one application. "Agricultural or Pastoral Only" applicants may have more than one application, but have not applied on any residential list. Those in the "both" category have applied for more than one award, at least one of which is for residential property.

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4 The data changes daily, but there were 18,272 individuals in the DHHL database as of February 21, 1995. As noted in the methods section, the surveys could only be based on cases for which there was sufficient information in the file to contact a beneficiary. Because there was no information upon which to base a comparison, we do not know if cases with addresses were different from those without addresses. We have chosen to take the 18,272 cases with addresses as the basis for this analysis.

Just over half (51%) of all the applicants have applied on more than one type of award. The number increases somewhat when we consider applicants who have applied for more than one award of the same type on different islands[5]. By far the most frequent type of duplicate applications are those involving two different types of awards. The focus groups and conversations we have had with applicants suggests that the most frequent purpose behind multiple applications is to maximize the chances of receiving an award sooner. Many told us that they applied for a place they thought was most appropriate for their families, and also applied on lists that were shorter than others[6].

The pattern of applications is different from that shown for leases. Among applicants, there is a much higher demand for property on Maui, and a lower demand for land on Moloka`i. Applicants were also more likely to have applied for more than one award than were the lessees.

An important issue for the management of the applications list is the current geographic location of the applicants. Experience et DHHL has shown that applicants who do not live on the island where awards are available are less likely to qualify for an award than those on the home island. Table 8 shows the current locations of applicants.

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5 This information is self-reported. That is, although an individual cannot register for more then one Homestead Lease Award of the same type on different islands, survey respondents reported that there are such cases.

6 We have not attempted to analyze the order of applications because DHHL files do not list them in the order of importance to the applicant, and the surveys did not ask for motivations for each separate application.

Table 8: County Applied for by Applicant's County of Residence

Island of Application	County of Residence					
	O`ahu	Hawai`i	Maui	Kaua`i	Outside Hawai`i	Total
O`ahu	3,989	190	52	38	216	4,484
Maui	1,328	65	836	14	266	2,508
Hawai`i	1,509	2,259	67	37	329	4,201
Kaua`i	412	82	14	663	85	1,256
Moloka`i	186	21	277	0	67	550
Total All Islands	7,424	2,616	1,245	752	962	12,999

Data from the telephone survey of applicants (n= 1,613). Figures may not sum exactly due to weighting. Data were weighted to total applicants with complete identifying information. Table shows the first choice of applicants only.

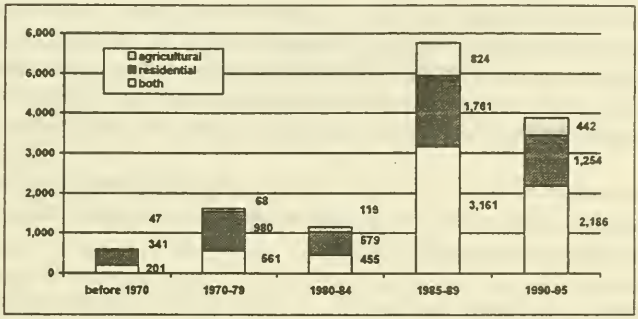
The majority of applicants (62%) have chosen property on the island where they now live. The data here show only the first choice for an award, but analysis show a very similar distribution pattern for subsequent choices. O`ahu residents tend to prefer the Neighbor Islands more, and only 54 percent of them have selected O`ahu as their first choice for an award. Applicants on other islands were much more likely (88%) to choose their home island. Applicants who currently reside out of state also tend to prefer islands other than O`ahu.

Because the O`ahu and out-of-state applicant numbers are so high, and because they both tend to prefer the Neighbor Islands, large percentages of applicants for Neighbor Island Homestead Lease Awards are off-island. This is especially true for Maui, where as many as 78 percent of all applicants are not residents of the County.

TIME ON THE LIST

Some applicants have been on the waiting lists for Homestead Lease Awards for very long periods of time[7]. This issue is of great concern to the staff at DHHL and the applicants alike. Figure 5 shows the number of applicants for each type of award by the date of their first application.

Figure 5: Initial Application Year and Type



Note: Base is 12,999 applicants on DHHL files, with complete identification information, as of February, 1995.

The great majority of applicants (83%) have been on the DHHL lists since 1980. About 12 percent have been waiting since the seventies, and about four percent have been waiting longer since before the seventies. Figure 5 also shows the major swell in applications that accompanied the accelerated awards program in the late eighties.

There appears to be a trend toward multiple applications in the last ten years. About 55 percent of applicants since the accelerated program applied for more than one property.

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7 While many applicants have in fact registered for an award, the rules have evolved over time and since 1972 stringent eligibility standards have been enforced, resulting in many applicants not being in compliance with the application procedures. Merely registering is not equal to being a qualified applicant. Many claims have been made against the department based on mistaken information or a misunderstanding of the actual application process.

That compares with about 30 percent of those who applied before 1985. Further analysis shows that there was also a trend toward more agricultural applications, and for the applicants who intend to live on the agricultural land but not farm it. That was accompanied by a greater willingness among newer applicants to accept land without infrastructure but not without a house already constructed. This may represent a desire among newer applicants for a rural setting separate from any desire to engage in farming or ranching.

Further analysis showed that there were no major differences between the financial qualifications of applicants who were on the list for longer or shorter periods of time. Newer applicants tended to be more likely to have income near the median for their counties, and some who have been on the list the longest had greater financial resources than the more recent applicants. Demographic characteristics were very similar across the waiting list, with the exception of age. Long-time list members were likely to be older.

Newer members of the list were also more likely to accept housing solutions that were non-traditional. This was especially true for their willingness to accept a multifamily unit, and their interest in having DHHL build them.

Somewhat to our surprise, there were very few differences in the way older and newer members of this list evaluated the performance of DHHL. One may expect to see older members to be more critical, but both newer and older members gave the department very similar ratings for overall performance, the friendliness of employees, and their ability to answer questions and solve problems. There was a slight difference on the issue of the Department's "ability to get land into the hands of Hawaiians". Very long-term members of the list were more likely to rate the Department as less effective.

DEFERRALS

When applicants are offered an award, they have the right to decline that specific award without losing their ranking on the lists. This process is known as deferral. Table 9 presents survey data on the issue.

Table 9: Selection Meetings and Awards Deferrals

	Applicants	
	Number	Percent
All Applicants	12,999	100.0
Attended at least one lot selection meeting	2,839	25.0
Deferred at least once to wait for a better time or selection	1,504	14.8
Deferred at least once for financial reasons	656	6.7
Deferred at least once for unknown reasons, or did not qualify.	679	3.5

Data from the mailed survey of beneficiaries (n= 6,134), here showing applicants who have not yet received an award. Figures shown in last column are the percentages of applicants who responded to each question, and do not sum to 100.0.

About 25 percent of applicants on the list who have never received an award have at some time attended a lot selection meeting[8]. Attendance would indicate that an award had been offered, albeit contingent upon qualifications associated with the specific award. All of those applicants either deferred or were disqualified for the award. Of that number, 46 percent attended more than one meeting, and five percent attended six or more such meetings.

Of those who attended a meeting, 59 percent deferred at least once because they preferred to wait for another selection. An additional 27 percent deferred at least once because they knew themselves to be financially unqualified at the time. The remaining 14 percent either deferred for other reasons, or were found to be financially unqualified for the award.

The data suggest that at least 25 percent of all applicants currently on the list have deferred an award at some time. The remainder have not been offered an award. This situation might be expected of the current first-come-first-served award system, which works as follows: Applicants who are highest on the list are offered an award. Those who are qualified and ready to move accept the awards. Those who are less financially qualified and/or less ready to move to homestead lands defer or are disqualified. They maintain their place on the lists.

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[8] When applicants are invited to a lot selection meeting, those who fail to attend or respond by mail are automatically deferred.

Beceuse their status remain high on the list, at each subsequent offering, those people are likely to be offered another award, but they may still be unready or unwilling to accept the eward. In other words, current system is set up to create a list that have applicants who are disproportionately more likely to defer at the top of the lists. The result is a situation where a few have deferred one or more times, and many have not been offered an award even though they may be financially or otherwise ready to accept one.

HOUSING NEED

We begin this section on the need for housing among the applicant group with a reminder that the major expectation of those on the lists is that a homestead land award will solve housing problems. Nearly all current applicants intend to live on their land. Relatively few intend to farm or ranch, and only a very small percentage will engage in agriculture only.

CURRENT HOUSING SITUATION

Compared with the rest of the United States, Hawai`i has larger household sizes and a lower ratio of homeowners to renters. Household size has been decreasing in Hawaii and on the mainland, but as of 1990, Hawaii's average household size was second largest in the country[9].

In this section, beneficiaries' current living situations are reported and compared to the state's population as a whole. The data show that native Hawaiians live in larger households, and that they intend to use their Homestead Lease Awards to decrease household size. It also shows that shelter cost (as a percentage of family income) is lower for current lessees than for applicants and lower than for the general population.

HOUSEHOLD SIZE

Hawaiians are far more likely than other residents of Hawai`i to live in large households and in crowded quarters. Data from the 1992 Housing Consortium Study[10] show that the median size of ethnic Hawaiian households was 140 percent the average household size in the state (see Table 10.)

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9 Morgan Quitno Corporation, *State Rankings 1993*, Lawrence, Kansas: Morgan Quitno Corporation.

10 A survey of 2,600 Hawaii households for a consortium of public and private sector agencies interested in developing affordable housing for Hawaii. It has become a standard source for housing information in the nineties.

In 1992, applicants' households were slightly larger than the average for all ethnic Hawaiians. Applicant households are now slightly smaller than the 1992 median for all Hawaiians. The decrease in household size has continued since 1985, as shown in Table 11.

Table 10: Current Household Size: Comparison with the State Population

Household Size	DHHL Beneficiaries*		Ethnic Hawaiians in State of Hawai`i**		All Ethnicities State of Hawai`i**	
one	994	5.5%	3,469	8.3%	39,690	11.7%
two	3,485	19.5%	5,053	12.2%	108,517	32.1%
three	3,019	16.9%	6,197	14.9%	65,147	19.3%
four	3,624	20.2%	10,066	24.2%	64,660	19.1%
five	2,728	15.2%	6,621	15.9%	27,318	8.1%
six	1,654	9.2%	3,421	8.2%	12,216	3.6%
seven or more	2,408	13.4%	6,735	16.2%	20,447	6.0%
Total	17,912	100.0%	41,562	100.0%	337,995	100.0%
median		4.4		4.6		3.3

* Mail survey data. Weighted by the type and the location of the awards. Includes both applicants and lessees. Those who did not supply household size information are excluded from the total.
** Data source: 1992 Housing Policy Consortium Study. Ethnicity for Hawaiians was self-reported as "Hawaiian or part-Hawaiian."

Table 11: Applicants' Current Household Size

Household Size	1995[1]		1992[2]		1985[3]	
one to two	3,479	25.2%	1,235	14.2%	594	13.6%
three to four	5,156	37.3%	3,352	38.7%	1,550	35.4%
five to six	3,367	24.4%	2,159	24.9%	1,378	31.4%
seven or more	1,819	13.2%	1,925	22.2%	859	19.6%
Total	13,821	100.0%	8,671	100.0%	4,381	100.0%
median hh size		4.3		4.8		5.1

1. Mail survey data. Weighted by the type and the location of the awards sought. Those who did not supply household size information are excluded from the total. Those who are already leasing but waiting for another award are included in the total number of applicants here.
2. Data source: 1992 Housing Policy Consortium Study. Weighted by the place of residence.
3. Data source: 1985 Applicant Survey.

Crowding Ratio

Another way to measure housing need is to look at the crowding ratios. The U.S. Census defines crowding in terms of the number of people per room in a household. A ratio of 1.01 to 1.50 persons per room is considered crowded, and higher ratios are defined as severely crowded[11]. The 1992 Housing Consortium Study data show that about one-quarter of all households in Hawaii are mildly or severely crowded (see Table 12). For ethnic Hawaiians, 38 percent of households are crowded. An even larger proportion -- one half -- of DHHL applicants are living in crowded households. Since applicant household sizes are similar to the State average, the higher crowding ratio among applicants may indicate that they are forced to live in smaller units than other Hawaiians. We might also expect that some applicants look to their awards as a means of escaping crowded homes.

Table 12: Crowding Ratio

Crowding Ratio	DHHL Applicants	Ethnic Hawaiians in State of Hawaii	All Ethnicities State of Hawaii
less than 1.00	50.7%	62.5%	77.0%
1.01 to 1.50	39.0%	25.3%	17.4%
more than 1.50	10.3%	12.2%	5.6%
Weighted Total	8,240	40,567	326,689

Data source: 1992 Housing Policy Consortium Study. Weighted by the place of residence.

Shelter-to-Income Ratio

A commonly used measure of housing need is the shelter-to-income ratio. Shelter costs that are higher than 30 percent of the household income are usually considered to be burdensome, and indicate that affordable housing is needed. According to this definition, less than one-quarter of lessees are overburdened with shelter cost. In contrast, almost

[11] Calculation involves the total number of rooms, not just limited to the number of bedrooms. Other rooms included in the calculation are living room, dining room, kitchen, family rooms, but not lanai, utility or storage rooms, or closets.

one-third of applicants pay more than 30 percent of their entire income for shelter, and 22 percent pay more than 40 percent for housing.

Table 13: Shelter-to-Income Ratio

Monthly Shelter Payment as Percentage of Income	1995[1]			1992[2]		
	All DHHL Beneficiaries[3]	Applicants	Lessees[4]	DHHL Applicants	Ethnic Hawaiians	State Overall
under 30%	70.9%	68.3%	78.2%	70.8%	62.0%	63.8%
30 to 40%	9.2%	9.8%	7.6%	9.1%	12.4%	15.8%
over 40%	19.9%	22.0%	14.1%	20.1%	25.6%	20.4%
Total	15,897	11,695	4,203	8,537	37,459	307,701

Note: Those who did not supply shelter payment and/or income information are excluded from the total.
1. Mail survey data. Income and shelter payment for the beneficiaries and their spouses only.
2. 1992 Housing Policy Consortium Study. Income and shelter payment for the household.
3. All beneficiaries.
4. Includes those who are already leasing but are also on the waiting list for another lease award.

The shelter-to-income ratio for applicants has gotten worse since 1992. In that year they were paying proportionately less than the state average for shelter (see Table 13). The data indicate that lessees, too, were paying more for shelter in 1995. The ratio is still lower than for others in Hawaii, but even homesteaders have experienced an increase in the proportion of their incomes that pays for shelter[12].

This analysis does show the extent to which the Home Lands program can and does reduce the shelter burden of beneficiaries. By providing the opportunity through which beneficiaries can obtain low-cost housing, DHHL is delivering one of the services most crucially needed by native Hawaiians. In other words, the Home Lands program *is* making things better for the people it is serving.

Finally, we note that any estimate of housing need derived from our surveys will underestimate the need for housing within the beneficiary population. The surveys could

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12 High shelter costs can reflect investment in new or improved housing, and families often have high shelter cost ratios for a year or two after buying a home. The ratio can also be affected by decreases in household earnings.

only reach people who had homes at the time of the survey. The 1990 and 1992 Survey of Homelessness in Hawaii showed that native Hawaiians are disproportionately over represented among Hawaii's homeless people. We have no reason to suspect that DHHL beneficiaries have a lesser likelihood of being homeless.

HOUSING PREFERENCES AND QUALIFICATIONS FOR APPLICANTS

This section covers what have become the standard data for housing planning studies, the preferred types of housing units and qualification for financing a new home. The analysis has been adjusted to accommodate the special preferences and needs of DHHL applicants.

HOUSING PREFERENCES

The preferred characteristics of housing units as expressed by applicants suggests the types of units that must be built in order to fulfill their needs. This study looked into the types of units, number of bedrooms and number of bathrooms that applicants prefer.

PREFERRED UNIT TYPE

Given their first choice of housing types, an overwhelming majority (95%) of applicants want to live in a single family house. We have already seen that Hawaiians across the state are more likely to live in single family homes, and that their household sizes are larger than the average, making smaller housing units less useful. Even on the first choice, however, about five percent of the applicants have a preference for multifamily units, including townhouses, duplexes, multiplexes, and condominium apartments.

Table 14 shows the unit type preferences on the applicant's second choice[13]. The responses suggest that many applicants consider multi-family units to be an acceptable solution to housing problems[14].

Table 14: Acceptable Unit Types

	Number	Percent
Preferred Type of Unit		
single family unit	11,730	92%
multifamily units	530	4%
any type okay	186	1%
no response	327	3%
Would Accept Multifamily unit		
yes	4,206	33%
depends	1,442	11%
no	7,103	55%
no response	111	1%
Total	12,773	100%

Phone survey data. Total intending to live on land only. Weighted by the type and the location of the awards sought.

When it comes down to getting themselves on the land, at least 33 percent of current applicants are willing to consider multifamily units. Another percent told us that it did not matter what type of housing unit was on the land, as long as they could realize their desire to receive an award.

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13 The first choice question is unqualified. We asked, "What type of unit do you want to have on your award land?" The second choice question is an often used housing survey technique to get more realistic responses. We ask of those who want a single family unit, "Would you be willing to accept a multifamily unit if it would get you on the land faster?"

14 Applicants among our advisors have suggested that many Hawaiians, especially those on the Neighbor Islands, may have interpreted the term "multifamily unit" to mean a housing unit that was suited for 'ohana (extended family) use. If this occurred, several of our interpretations would be suspect. We cannot state for certain it did not occur. We respectfully offer some evidence that its impact is minimal: (1) only 5 percent of survey respondents preferred multifamily units on the first choice; (2) the term "multifamily units" was presented to respondents as "townhouse, duplex, or multiplex";(3) Neighbor Islands people were much less likely to accept "multifamily" units in any of our questions; and (4) focus group participants on all islands had no difficulty with the term, understanding it to mean the standard definition of units that house more than one family.

Number of Bedrooms

A majority of applicants went three- or four-bedroom units. This is not unreasonable, considering the size of the intended household on the homestead land. However, as Table 15 shows, many applicants are willing to accept smaller units to get on the land faster.

Table 15: Preferred Number of Bedrooms

Preferred number of bedrooms	Number	Percent
one	86	0.7%
two	1,224	9.6%
three	6,104	47.8%
four	4,146	32.5%
five or more	1,186	9.3%
undecided	26	0.2%
Willing to accept fewer bedrooms		
yes	8,733	68.0%
no	4,040	32.0%
Total Applicants	12,773	100%

Note: Phone survey date, applicants only. Base = total intending to live on land.

Number of Bathrooms

Most applicants went three-bath units. Again, many are willing to accept fewer bathrooms in order to get on the land faster.

Table 16: Preferred Number of Bathrooms

Preferred number of bathrooms	Number	Percent
one	1,262	9.9%
two	9,600	75.2%
three	1,645	12.9%
four or more	248	1.9%
undecided	18	0.1%
Willing to accept fewer bathrooms		
yes	7,122	55.8%
no	5,651	44.2%
Total Applicants	12,773	100%

Note: Phone survey data, applicants only. Base = total intending to live on land.

Housing Stock Projections

Finally, we note that some applicants do not intend to build a house on their award land, and that a substantial number of other applicants prefer to build the unit themselves. The latter group would still have the same concerns about obtaining an award, and about financing the improvements on the land. Other than that group, however, DHHL would be expected to build the units on award land.

A summary of the preferences of current DHHL applicants is shown in Table 17. It provides three estimates of the shape of the housing stock needed to provide housing for all of the 16,000 applicants on DHHL application lists. The estimates are based on data taken from the survey of applicants.

Table 17: Housing Preferences of DHHL Beneficiaries, 1995

Type of Unit and Number Bedrooms	Choices for Specific Applicant Groups					
	First Choice of Applicants (Reflects Unrestricted Preference for Unit Type)		Second Choice (Reflects willingness to accept unit to get an award faster)		Second Choice for those who expect DHHL to build the units	
	number	percent	number	percent	number	percent
Single Family	**11,840**	**92.7**	**8,124**	**63.6**	**2,391**	**55.4**
at least two	1,185	9.3	3,230	25.3	917	21.2
three bedrooms	5,786	45.3	3,908	30.6	1,209	28.0
four bedrooms	3,782	29.6	825	6.5	230	5.3
five or more	1,061	8.3	117	.9	18	.4
haven't decided	26	.2	44	.3	17	.4
Multifamily	**420**	**3.3**	**4,271**	**33.4**	**1,894**	**43.9**
at least two	62	.5	2,428	19.0	1,131	26.2
three bedrooms	99	.8	1,573	12.3	650	15.1
four bedrooms	165	1.3	238	1.9	101	2.3
five or more	94	.7	21	.2	6	.1
haven't decided	---	---	12	.1	6	.1
Doesn't Matter	**513**	**4.0**	**378**	**3.0**	**32**	**.8**
at least two	64	.5	82	.6	9	.2
three bedrooms	219	1.7	230	1.8	23	.5
four bedrooms	199	1.6	67	.5	---	---
five or more	32	.2	---	---	---	---

Note: "First Choice" is the answer to the question "What type of housing unit (number bedrooms) would you like to have?" "Second Choice" is the answer to the question, "If you could get into a unit faster, would you be willing to accept a multifamily unit (smaller number of bedrooms)?" The last column reports second choice for applicants who felt that DHHL should provide Homestead Lease Awards with the homes already built there. In the second and third sets, the classification system did not move cases where the respondent was not certain whether they would accept a multifamily unit. If those uncertain cases were moved, as many as 1,488 additional multifamily units, and 507 additional multifamily units to be build by DHHL, might be needed.

If DHHL were to provide or otherwise facilitate housing for all applicants according to their preference (but not their expectations), the new DHHL housing stock would look something like the profile suggested in column 1. If the Department were to provide the type of housing that is acceptable to applicants, the stock would look more like column two. Some of those units would have been built by the Department and others would have been built by the lessees. If DHHL were to provide only the housing units required by people who do not want to build their own units, the DHHL-built stock would look like column three.

FINANCIAL QUALIFICATIONS AND READINESS OF APPLICANTS

The process of moving DHHL applicants from the lists onto Homestead land involves more than matching new housing stock to applicant preferences. For most applicants, moving onto the land usually requires financing of some sort, as well as the ability to leave current homes, jobs, and schools for life in a new location. This section of the report deals with those issues.

INCOME

At a fundamental level, readiness to move onto Hawaiian homestead land is a function of income. Whether applicants want to reside on the land or farm it, they are likely to need money to get started. For most of them, the move will require financing, which is at some point determined by an income qualification. As we have already noted, ethnic Hawaiians have household incomes that are below the average for the State as a whole and beneficiaries have incomes that are lower than the norm for ethnic Hawaiians. Tables C and D in *Technical Report: Department of Hawaiian Home Lands Beneficiary Needs Study, 1995* summarizes income data for all of these groups. Table 18 below shows the data most relevant to the qualification of applicants for financing.

Table 18: Annual Household Income for Homestead Families, by Island

Annual Income	Island of First Choice for All Applicants, February 1994					
	O'ahu	Maui	Hawai'i	Kaua'i	Moloka'i	Total
less than $10,000	6.1	5.8	6.1	7.3	7.8	6.2
$10,000 to $19,999	14.1	9.3	13.2	13.9	13.6	12.8
$20,000 to $29,999	14.2	16.7	19.5	17.8	22.9	17.1
$30,000 to $39,999	16.5	20.8	23.6	18.8	22.0	20.1
$40,000 to $49,999	18.1	17.6	15.2	19.5	7.1	16.8
$50,000 to $75,000	24.0	19.1	16.6	14.8	17.4	19.4
$75,000 or more	7.0	10.7	5.8	8.0	9.1	7.5
All Applicant Households	4,484	2,508	4,201	1,256	550	12,999
Median Income	$39,426	$38,795	$34,776	$35,868	$32,895	$36,895
Island Median	$53,600	$49,300	$38,800	$48,800	$49,300	N/A

Date shown for applicant's first choice of island -- some are signed up for more than one island. Income figures are for the "Homestead Family" -- the total persons who will move to a home on the award land, and for income from all sources, reported for Calendar 1994. Data are shown only for applicants who have not yet received an award, n= 12,999. The "median income " is the median for the Homestead Families. The "Island Median" is for all households in each county report by HUD, for 1994.

Half of the homestead families on DHHL lists in February 1995 had annual incomes less than $36,900. Incomes of applicants for awards on the Big Island, Kaua`i, and Moloka`i were even lower. Incomes of homestead families were between ten (Big Island) and 30 percent (Molokai) lower than the median incomes reported by HUD.

As noted in Table 8, not all applicants for awards on a given island live on that island. Past experience shows that families who do not live on the island where new lands are opened defer more often than residents of the island. Off-island applicants are employed elsewhere and their networks of friends, schools, doctors, and other services are on their home island. They have a harder time preparing to move, whether or not they are financially qualified to do so.

The effect of income on applicants' ability to move is a complex issue. We begin to understand the issue from the information in Table 19. There we see that interest in units other than single family dwelling units is associated with lower household incomes.

Table 19: Annual Household Income By Preferred Unit Type, All Islands, 1994

Annual Income	Type of Unit Acceptable to Applicants			
	Single Family Home	Multifamily Home	Any Type Will be Sufficient	All Applicants
less than $10,000	4.8	9.2	0.0	6.2
$10,000 to $19,999	10.4	16.6	23.0	12.8
$20,000 to $29,999	17.8	16.4	8.9	17.1
$30,000 to $39,999	20.5	19.2	21.9	20.1
$40,000 to $49,999	17.1	17.1	6.3	16.8
$50,000 to $75,000	20.5	16.8	30.9	19.4
$75,000 or more	9.0	4.7	8.9	7.5
All Applicant Households	8,124	4,271	378	12,773
Median Income	$38,313	$34,061	$38,220	$36,895

Data shown for applicant's second choice of unit type. The initial choice shows unqualified preference. Second choice reflect what applicants are willing to accept in order to get on the land quickly. Income figures are for the "Homestead Family" – the total persons who will move to a home on the award land, and for income from all sources, reported for calendar 1994. Data are shown only for applicants who have not yet received an award, n = 12,999. The "median income " is the median for the Homestead Families. Multifamily units include duplex, townhouse, and multiplex units.

The match between preferred unit types and household income is an imperfect one. In part that is due to the lack of one-to-one correspondence between the preferences and expectations of applicants and the realities of getting on the land. Equally important, income alone does not qualify one for financing. For that reason, the survey of applicants contained detailed information on income, household size, and other qualifications for financial transactions. Those items will be addressed in subsequent sections of this chapter.

HUD Income Guidelines

The most important reason why income does not suffice as a qualification for financing is household size. A family income of $50,000 per year might qualify a family for standard financing. But if the family has ten members there may not be much left over at the end of the year for financing a home. The U.S. Department of Housing and Urban Development (HUD) recognized this fact in establishing guidelines for family incomes, and has guidelines that establish income cutoffs that equate qualifications for different household sizes. HUD guidelines have become the standard for qualifying households for

many entitlement programs, especially those dealing with housing. Table 20 shows the HUD income estimates for the 12,999 applicants on DHHL lists in February of 1995.

Table 20: HUD Income Guideline Data for Homestead Families, by Island

Income Status	Island of First Choice for All Applicants, February 1995					
	O`ahu	Maui	Hawai`i	Kaua`i	Moloka`i	Total
Homestead family income below 30% of median	16.8%	12.5%	12.4%	22.4%	21.8%	15.3%
30 to 49% of median	17.3	19.3	16.1	16.0	26.5	17.5
50 to 79 % of median	18.8	19.9	24.5	17.9	17.3	20.7
80 to 119% of median	38.1	35.4	31.1	33.6	29.4	34.5
120 to 139% of median	6.4	7.4	9.7	6.8	3.9	7.6
140% of median or more	2.6	5.5	6.2	3.3	1.2	4.3
not classified	283	146	190	8	36	663
All Applicant Households	4,484	2,508	4,201	1,256	550	12,999
Percent below median	71.9	69.5	86.6	73.1	80.3	70.8

Data shown for applicant's first choice of island -- some are signed up for more than one island. Estimates were based on income for the "Homestead Family" -- the total persons who will move to a home on the award land, reported for Calendar 1994. Data are shown only for applicants who have not yet received an award, n= 12,999. The "Island Median" is for all households in each county report by HUD, for 1994. The item "below 30% of median" shows the percent of all applicant families with annual incomes that were below 30 percent of the median income guideline for each family size in each of Hawaii's four counties.

Table 21 shows the housing unit preferences of 1995 applicants by HUD income categories. The table shows clearly that families with lower incomes are less likely to expect single family units than are those with greater resources. Less than 50 percent of applicant families with incomes below 30 percent of the HUD county median anticipate moving into a single family unit. That percentage increases steadily to more than 70 percent of families with income above 120 percent of the county median.

Table 21: Annual Household Income By Preferred Unit Type, All Islands, 1994.

Annual Income	Type of Unit Acceptable to Applicants			
	Single Family Home	Multifamily Home	Any Type Will be Sufficient	All Applicants
Homestead family income				
below 30% of median	49.8	47.9	2.3	1,664
30 to 49% of median	63.1	33.4	3.5	2,164
50 to 79 % of median	64.3	33.1	2.7	2,557
80 to 119% of median	66.0	32.0	2.0	4,252
120 to 139% of median	70.4	25.7	3.9	939
140% of median or more	71.3	22.0	6.5	554
not classified	421	183	40	870
All Applicant Households	8,124	4,271	378	12,999

Percentages are row percentages. Data shown for applicant's second choice of unit type. Second choice reflects whet applicants are willing to accept in order to get on the land quickly. Table includes all applicants who have not yet received an award, n= 12,999. Some did not report sufficient information to be classified in the HUD categories. Estimates were based on 1994 income for the "Homestead Family" -- total persons who will move to a home on award land. The item "below 30% of median" shows the percent of all applicant families with 1994 incomes that were below 30 percent of the median income for each family size in each of Hawaii's four counties. Multifamily units include duplex, townhouse, and multiplex units.

OTHER INDICATORS OF HOUSING READINESS

Annual income, family size, combined under HUD guidelines are the most frequently used qualification criteria for housing planning. But there is a difference between rough planning guidelines and the qualification procedure that is applied in actual finance applications. Financial institutions, government programs, and DHHL must consider a long list of factors in determining if applicants are qualified for specific housing options.

The 1995 survey of applicants made an attempt to go beyond the standard planning guidelines and collect more detailed information on applicant qualifications. The survey did not collect detailed information on household debt, but it did collect family savings, real estate ownership, employment data, and applicant assessment of affordable down payment and monthly payments for housing.

Because we are considering financing that is very similar to standard home ownership mortgages, there are two basic areas under which an applicant may have to qualify: an

initial or down payment, and monthly shelter costs. Table 22 shows those data for applicants by island.

Almost 30 percent of the 1995 applicants could afford less than $5,000 as a down payment on a loan. The figures were remarkably consistent across islands. Another 40 percent could afford between $5,000 and $15,000. Less than five percent could afford $40,000 or more. The data on real estate ownership and family savings are consistent with those findings. Just over 40 percent of the 1995 applicants own their own homes. Almost 40 percent are renting their homes, and 16 percent are sharing accommodations with others. O`ahu applicants were less likely to own their own homes (30%). Fifteen percent of the applicants had no savings at all, and 47 percent had less than $5,000 in the family savings account. About five percent had more than $40,000 in the bank.

The data for affordable monthly payments on a home showed a similar pattern. Just over a third of the applicants (34%) felt they would be able to pay less than $500 per month for a home on homestead land. Less than 12 percent would be ready to pay more than $1,000 a month. The data on current monthly housing payment are directly comparable with the affordable payment because the current payment may be shared with other individuals. The pattern of payments was similar, however, with 35 percent paying less than $500 per month and 28 percent paying more than $1,000.

Table 22 also shows that about 12 percent of 1995 applicants are living in households where no one is currently employed, and 19 percent live in households with three or more employed persons. More than 60 percent of all applicants live on the same island for which they are applying. That pattern is very different for O`ahu and the Neighbor islands. Very few of the O`ahu applications are from off island, but at least 40 percent of neighbor island applications come from O`ahu or out-of-state. On Maui, off-island applicants outnumber home island applications.

Table 22: Other Qualification Information for Homestead Families, by Island

Qualification	Island of First Choice for All Applicants, February 1994					
	O`ahu	Maui	Hawai`i	Kaua`i	Moloka`i	Total
Affordable Down Payment						
none	4.6	4.2	4.5	4.8	1.1	4.4
less than $5,000	23.4	22.6	24.2	22.6	21.6	23.3
$5,000 to $14,999	40.8	37.4	40.8	35.2	41.8	39.8
$15,000 to $24,999	24.6	22.8	19.7	22.9	27.3	22.6
$25,000 to $39,999	3.9	8.6	5.8	7.4	3.6	5.7
$40,000 or more	2.8	4.6	5.0	7.1	4.5	4.3
Real Estate Ownership						
own home plus other RE	6.8	13.2	11.8	7.4	13.7	10.0
own current unit	23.6	39.5	32.4	35.8	33.3	31.1
own other RE only	4.9	3.3	4.7	5.0	9.1	4.7
renter	47.3	30.8	33.8	35.6	32.0	38.1
sharing	17.4	13.1	17.3	16.3	11.9	16.2
Family Savings						
none	17.2	13.2	13.6	15.3	13.9	15.0
less than $5,000	47.3	42.8	49.1	45.3	46.2	46.8
$5,000 to $24,999	26.2	29.3	27.1	26.3	30.3	27.2
$25,000 to $39,999	6.8	7.8	6.4	4.1	5.5	6.5
$40,000 or more	2.6	6.9	3.8	9.0	4.2	4.5
Affordable Monthly Pay						
less than $200	5.5	6.7	7.9	9.0	11.9	7.1
$200 to $499	21.6	25.5	30.6	36.6	29.6	27.0
$500 to $799	26.8	30.6	32.6	30.2	30.4	29.9
$800 to $1,099	28.5	25.6	20.5	14.2	17.7	23.6
$1,100 to $1,399	8.6	5.0	3.0	4.7	4.0	5.6
$1,400 or more	9.0	6.6	5.4	5.3	6.5	6.9
Current monthly payment						
less than $300	17.1	15.6	20.4	23.4	31.5	18.9
$300 to $499	15.9	15.3	17.4	13.2	16.9	16.0
$500 to $699	16.2	19.1	17.9	15.4	20.4	17.3
$700 to $999	22.1	19.9	17.5	20.8	13.4	19.9
$1,000 to $1,499	19.1	15.5	15.3	19.2	11.7	17.0
$1,500 or more	9.6	14.6	11.6	7.9	6.1	10.8
Number Adults Employed						
none employed	10.2	11.3	11.6	19.4	15.2	11.9
one employed	26.7	28.2	30.7	34.0	25.2	28.9
two employed	39.0	42.2	42.9	34.0	34.3	40.2
three or more employed	24.1	18.3	14.8	12.6	25.2	19.0
Current Address						
this island	89.0	33.3	53.8	43.7	43.7	61.4
another island	6.2	56.1	38.4	44.2	44.2	31.1
not in Hawai`i	4.8	10.6	7.8	12.1	12.1	7.4
All Applicant Households	4,483	2,508	4,201	1,256	551	12,999

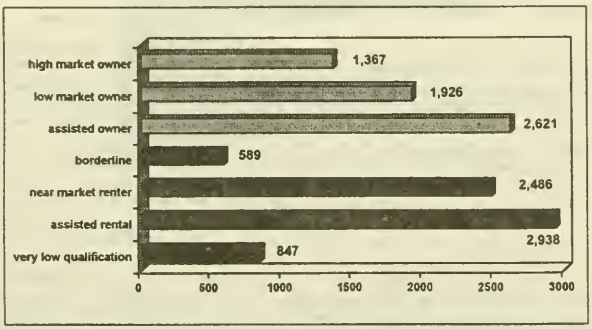
Data shown for applicant's first choice of island -- some are signed up for more than one island. Estimates were based on income for the "Homestead Family" -- the total persons who will move to a home on the award land, reported for Calendar 1994. Data are shown only for applicants who have not yet received an award, n= 12,999. The "Island Median" is for all households in each county report by HUD, for 1994. The item "below 30% of median" shows the percent of all applicant families with annual incomes that were below 30 percent of the median income guideline for each family size in each of Hawaii's four counties.

INDEX OF HOUSING READINESS

It is unlikely that any survey will produce exact financial qualifications for a group as diverse as DHHL applicants. The foregoing materials suggest an extremely complex set of variables on which any qualification scheme must be based. Even those data exclude detailed information on indebtedness, credit history, unusual family demands on resources due to illness or other situations, the stability of employment, access to resources other than family income, and ability to do their own construction. It was, however, possible to combine the data from the survey to arrive at an index of financial readiness to move to homestead land. The index was constructed by creating categories in which the characteristics of applicants were similar and related to financial strength. The categories were created by combining information on applicants' annual income, affordable down payment, affordable monthly shelter payment, real estate ownership, employment, current savings, and family size.

Figure 7 shows the distribution of DHHL applicants based on their financial ability to obtain housing financing. The distribution shows seven categories ranging from very low financial qualification to very high qualification.

Figure 7: Applicants' Financial Qualifications for Housing



Note: Phone survey data. Weighted total = 12,773. Categories were created by giving weights to all financial-related variables in the applicant phone survey data. Total excludes 226 applicants who do not intend to build home on agricultural or pastoral parcels.

The classification scheme is mutually exclusive and exhaustive, meaning that all surveyed applicants were included in one and only one category. The meaning of the classes, however, is not rigid with respect to specific housing solutions. The scale was created to demonstrate the range of financial needs that exists within the applicant population.

The following are brief descriptions of each segment:

Very Low Qualification: These applicants have very little capability to finance a home. Most of them can afford less than $200 for monthly shelter cost; more than half of them have family incomes below 30 percent of the median income guideline established by the U.S. Department of Housing and Urban Development (HUD). Few have any resources to apply toward a down payment. About seven percent of all DHHL applicants wishing to build a house on award land are in this category.

Assisted Rental: With financial assistance, these applicants will be able to stay in the rental market. Some of them own a home, but will not be able to net out a down payment for another home. A large majority of them can afford less than $500 every month for housing cost. There are about 3,000 applicants -- or 23 percent of intended builders -- who fit this category.

Near Market Rental: These people can rent a bit more comfortably, but would not likely be able to buy in today's market. About one-quarter of them are classified as "very low income" by HUD guidelines. About thirty percent of these applicants have access to special financing, such as VA financing. Those with higher incomes have no resources for a down payment, and those with some real estate have low incomes and can afford relatively low monthly housing payments. In total, 20 percent of all applicants intending to move are in this category.

Borderline: Applicants in this category are on the borderline between the rental and homeowner markets. These applicants could afford market level rental payments, but would need assistance in order to buy or build their homes. Programs like rent-to-own or financial education programs might ease many of these people into home ownership. About one-third of these applicants have family incomes above 120 percent of the HUD median figure, and many of them can afford up to $1,000 for monthly shelter cost. They are not, however, prepared to make reasonable down payments and few own real estate. About five percent of all applicants who want to build a home, or approximately 600 applicants, are classified in this category.

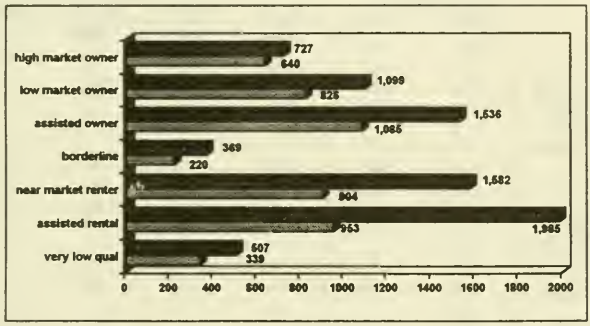
Assisted Owner: This group will also require assistance to become home owners on award land. What separates them from the borderline category is real estate ownership: many own their current home and/or other real estate property. They are likely to be able to have some resources for down payment. They may not be able to qualify for standard financing because they have either the down payment or the monthly but not both. There are about 2,600 applicants in this category. That represents 21 percent of all applicants wishing to build on homestead land.

Low Market Owner: These people may not be able to purchase top-of-the-market houses, but they are qualified to become home owners. Nearly one-quarter of these people have family incomes above 120 percent of HUD median guideline. There are nearly 2,000 applicants in this category, or 15 percent of all those who intend to build home on DHHL land.

High Market Owner: Applicants in this category will not have any serious problems financing a home. Twenty-percent of them have family incomes that exceed 140 percent of the median income guideline established by HUD. Half of them own their current home or some other property and almost a quarter of them own more than one piece of real estate. There are at least 1,400 applicants in this category.

Figure 8 shows the distribution of financial status of the applicants from the same island (top bar) and from off-island (bottom bar). In each of the categories there are more home island applicants than those from off-island. The home-island applicants, however, were much more likely to be qualified as renters than as home owners.

Figure 8: Financial Breakdown of Applicants Preferring Single Family Unit



Note: Phone survey data. Base = those preferring single-family homes (12,730 weighted cases).

The readiness index is a static construct from survey data. It suggests that a substantial number of applicants from the February 1995 lists at DHHL were probably not qualified to accept an award that year. That finding is consistent with relatively high rates of deferral

and with the number of cases where applicants have been disqualified for specific awards. It does not mean that 1995 applicants will remain in their 1995 categories for all time. They may become more qualified over time. At any given time, however, only some applicants will be prepared to accept an award and move onto the land.

This suggests a method for re-examining the housing stock required to fill the need of 1995 applicants (See Table 17). We might consider the 1995 applicants who were qualified for home ownership as those who were capable of accepting an award that year. Adding this new qualification to the required stock analysis, we would get the results shown in Table 23.

Table 23: Housing Preferences of DHHL Beneficiaries, 1995

Type of Unit and Number Bedrooms	Choices for Specific Applicant Groups					
	Second Choice (Reflects willingness to accept unit to get an award faster)		Second Choice for those who expect DHHL to build the units		Second Choice for those who want DHHL units and are qualified for home ownership	
	number	percent	number	percent	number	percent
Single Family	**8,124**	**63.6**	**3,837**	**58.2**	**1,689**	**60.4**
at least two	3,230	25.3	1,549	23.5	603	21.5
three bedrooms	3,908	30.6	1,882	28.6	894	32.0
four bedrooms	825	6.5	336	5.1	154	5.5
five or more	117	.9	53	.8	38	1.4
haven't decided	44	.3	17	.3	---	---
Multifamily	**4,271**	**33.4**	**2,605**	**39.5**	**1,023**	**36.6**
at least two	2,428	19.0	1,538	23.4	597	21.3
three bedrooms	1,573	12.3	888	13.5	296	10.6
four bedrooms	238	1.9	146	2.2	103	3.7
five or more	21	.2	21	.3	21	.7
haven't decided	12	.1	12	.2	5	.2
Doesn't Matter	**378**	**3.0**	**147**	**2.2**	**86**	**3.1**
at least two	82	.6	67	1.0	36	1.3
three bedrooms	230	1.8	73	1.1	43	1.5
four bedrooms	67	.5	7	.1	7	.2
five or more	---	---	---	---	---	

Note: "First Choice" is the answer to the question "What type of housing unit (number bedrooms) would you like to have?" "Second Choice" is the answer to the question, "If you could get into a unit faster, would you be willing to accept a multifamily unit (smaller number of bedrooms)?" The last column reports second choice for applicants who felt that DHHL should provide Homestead Lease Awards with the homes already built there. In the second and third sets, the classification system did not move cases where the respondent was not certain whether they would accept a multifamily unit.

The last column in Table 23 might be considered to be the acceptable new housing stock profile of units to be built by DHHL for applicants who were qualified for some form of financing in 1995. The total is almost 2,800 units.

We note that the profile in this last column is more similar to the first column than to the second. The implication is that people who are more qualified for financing are less willing to accept a multifamily unit. However, in the long-run, there is a need for a substantial number of multifamily units.

Applicants' financial status and their expectations have implications on the policy decisions that have to be made by the DHHL administration. They are described and explored in the following section.

POLICY ISSUES

From a very long list of policy issues at the Department of Hawaiian Home Lands, a short list was prepared to include in the beneficiary surveys. This section of the report presents their responses. The data is presented in Table 24. The issues are discussed briefly here, and included in the conclusion section.

DHHL ROLE IN HOUSING POLICY

Beneficiaries would prefer for DHHL to address broader housing policy rather than attending solely to the distribution of homestead lands. Nearly two-thirds (63%) feel that way[15]. Only 22 percent are against the idea and 15 percent aren't ready to render a decision. The finding is consistent with other data in our studies, and was underlined in focus group research.

It is clear from comments of beneficiaries participating in focus groups that many expect DHHL to have a comprehensive housing policy that includes the same kind of housing options that are available in the open market. Throughout the State, but especially on Oahu, beneficiaries expect the Department to be involved in the development of affordable multifamily units (duplexes, four-plexes, townhouses, and even apartment buildings) in addition to single-family dwellings. There is general recognition and acceptance of the fact that there are many beneficiaries who may have difficulty qualifying for a traditional mortgage or building loan -- and DHHL is expected to help find a solution to these problems. When most beneficiaries think of the *Department of Hawaiian Home Lands*, the emphasis is on the *"Home"*.

This is not to say there are no beneficiaries who think that the Department should simply distribute the remaining land to those on the list. Some even note that this action should be taken in order to eliminate the need for the Department's existence. Some of these

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15 The question was phrased as follows: "Do you think DHHL should concentrate only on land awards for applicants, or do you think they should be involved in creating other kinds of housing opportunities for Hawaiians?" Sixty-three percent of overall beneficiaries responded that the department should be involved in creating housing opportunities.

beneficiaries feel that as long as DHHL is a State agency, it will not be able to properly or adequately address the needs and concerns of native Hawaiians[16]. They feel that the State is part of the problem and that nothing will really change as long as that structure remains as it is.

While this is a minority view, those who adhere to it seem to be individuals who are articulate and knowledgeable about many of the key issues. Many of the leaders of State Council of Hawaiian Homestead Associations (SCHHA), for example, are beginning to feel that their organization is the best structure for administering the land needs of native Hawaiians -- "beneficiaries of the land deciding what is best for the land." The SCHHA would become the housing leadership of the sovereignty movement.

Overall, the general impression we got from most of the beneficiaries was that DHHL should do more not less.

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16 These voices were heard as anecdotal information at some of the focus group sessions, and cannot be quantified as to what percentage of the beneficiaries actually feel this way.

Table 24: Applicant and Lessee Opinion on Policy Issues

Policy Issue and Response	Applicants	Lessees	All Beneficiaries
DHHL role in housing policy:*			
stick to awarding land only	22.9%	20.9%	22.4%
not sure	14.5%	14.5%	14.5%
attend to broader housing needs	62.6%	64.5%	63.1%
DHHL role in financing housing:*			
use all Home Lands for awards	33.6%	27.7%	32.0%
not sure	18.2%	17.6%	18.0%
use some land to generate funds	48.2%	54.7%	50.0%
Role of multifamily units:*			
develop only single family units	51.5%	47.4%	50.4%
not sure	6.1%	11.7%	7.6%
develop some multifamily units	42.4%	40.9%	42.0%
Role of kupuna units:*			
stick to awarding land	26.4%	21.6%	24.2%
not sure	5.1%	8.3%	5.8%
build some kupuna units	68.5%	70.1%	66.7%
On sharing infrastructure costs:*			
homesteaders should share cost	25.5%	23.4%	25.0%
not sure	12.2%	9.6%	11.5%
DHHL should pay for infrastructure	62.2%	67.0%	63.6%
Observing building codes:*			
DHHL should follow County codes	76.1%	60.3%	66.6%
not sure	9.3%	14.4%	12.3%
Homesteads need less rigid codes	14.6%	25.3%	21.0%
Policy on deferrals:**			
should move to bottom of list	52.2%	51.8%	52.1%
not sure	4.5%	5.8%	4.9%
should maintain position on list	43.3%	42.4%	43.0%
Policy on succession:**			
should allow pass to children with less than 50% blood quantum	73.7%	72.3%	73.3%
not sure	3.1%	4.0%	3.4%
don't allow pass to children with less than 50% blood quantum	23.2%	23.7%	23.4%

Note: Figures are column percentages.
* Phone survey data. Those who did not supply their opinions are excluded from the total.
** Mail survey data. Lessee column includes those who have been awarded Homestead Lease Award but also waiting for another award.

USE OF DHHL LANDS FOR INCOME GENERATION

A very slight majority of beneficiaries (50.2%) feel the Department of Hawaiian Home Lands should use some of the Homestead lands for commercial development and use the funds to alleviate housing need among the applicants. About 31 percent do not think that is a good idea, and the Department should use all the land for awards. The percent who were not able to answer that question was fairly high at 19 percent, and this issue is much more divisive than DHHL's housing role.

The idea was generated by focus group participants as a solution to funding problems for infrastructure and construction costs. Some even felt it could be applied to the total shelter costs of needy beneficiaries. The idea is that some of the more commercially valuable land can be developed and the income from that land can be used for housing solutions. Participants noted that the most successful of all Hawaiian organizations, the Kamehameha Schools Bishop Estate, had been applying this strategy for years. They wondered why DHHL could not apply the same policy.

Those who oppose the issue, and many who are not certain where they stand right now, are concerned about past mismanagement of Hawaiian Homestead Lands. There is common perception that too many general leases have been "given away" and/or mismanaged in the past. These leases need to be re-negotiated at fair prices, and the funds employed to solve native Hawaiian housing problems. Despite this concern, most beneficieries are in favor of using homestead lands to generate the needed income for infrastructure and housing -- <u>if</u> it is managed professionally.

Some beneficiaries feel the best policy is to get the land in the hands of the Hawaiians. They would urge the Department to award the land now -- even without infrastructure. It will give people back their heritage, and provide the motivation to plan and save money for building.

MULTI-FAMILY UNITS AND RENTALS

This is another issue that divides beneficiaries. The plurality (49.7%) oppose developing multifamily units. About 41 percent favor the idea, and ten percent have not made up their minds. The issue of rental housing was not included in the survey, but was developed in the focus groups.

Multifamily Units Only

In several of the focus groups when the term "multifamily housing" was introduced, there were some participants who made the assumption we were talking about more than one family living in the same house -- a condition that is common in native Hawaiian households. When "multifamily housing" was clearly defined, some participants said they would be interested in living in a four-plex or six-plex unit, especially if their `ohana (who also are beneficiaries) could inhabit the other units in that building.

Most of those who expressed interest in a multifamily unit would expect to have some section of land that was part of their lease award. Some suggested that the surrounding land area or yard could be divided up equally among the lessees. Others said they would be comfortable having the surrounding land be held in common, with amenities such as a play area for children, outdoor grills, or, vegetable gardens.

In nearly all cases, a multifamily housing unit would not be their first choice, but the prospect of getting "on the land" more quickly and into a unit that would be more affordable than a single family house, is powerful motivation for many beneficiaries. Outside of Oahu there was no interest at all in high-rise apartment buildings.

Regardless of the interpretation, there is substantial -- but not majority -- interest in using multifamily housing as a solution to Hawaiian Homestead housing problems. Clearly any use of multifamily would have to be developed in such a way as to address the issues as the beneficiaries see them.

Rental Housing

There was relatively little interest among focus group participants for traditional rental housing units provided by DHHL, although many acknowledged the need for affordable rental housing among the beneficiary population. There was significant interest in *Rent-To-Own* options being made available through the Department. The idea would be to have a beneficiary accept a "rent-to-own award", and then pay a "reasonable or fair" rent to DHHL for some period of time (10-15 years). At the end of that time, a "purchase balance" would be accessible to the beneficiary which could be used to buy the rental unit or to put toward buying or building another home on DHHL land.

Rent-To-Own is considered a very viable solution to the housing needs for beneficiaries who might not be able to qualify for a mortgage or building loan. Most of these people are already paying rent somewhere else -- and getting nothing in return. For many beneficiaries, this was seen as "a way to get started" toward owning a home.

Our conclusion from the focus groups was that traditional rental housing would have very few supporters among the beneficiaries. The focus group participants showed us a picture of the beneficiaries who were very concerned and very informed about housing policy alternatives. They were also willing to apply them liberally within their own set of interests. Rental housing may be one of those -- used sparingly and with an eye toward making all beneficiaries home owners in the future.

KUPUNA HOUSING

A majority of DHHL beneficiaries -- both applicants and lessees -- are in support of having kupuna housing program available through the Department. About 66 percent of all DHHL beneficiaries feel that the Department should offer elderly housing, and about one in four have someone in the household who may be interested in living there. Only 24 percent would oppose the idea, and ten percent were undecided at the time of the survey.

Focus group participants also voiced support for the concept. A high level of reverence among native Hawaiians for their kupuna was evident in the focus groups. Great respect was given to kupuna who participated in the groups, and beneficiaries spoke often about issues affecting the elderly. On many occasions, focus group respondents indicated that, although they very much wanted to get their own lease award, until all kupuna were "taken care of", they would not feel comfortable accepting an award. There were virtually no dissenting voices in the focus groups regarding the perceived "obligation" that DHHL has for providing housing for elderly beneficiaries.

The role of kupuna housing was also clarified in the groups. Some kupuna on the waiting lists expressed interest in accepting an "award" that would put them in a kupuna housing unit on DHHL land. However, a majority of older applicants in the focus groups were more interested in receiving a regular lease award that they could pass on to their children or grandchildren. Because of the length of time they have waited, they really have no expectations now for moving onto the land themselves, but they do want to be able to leave something behind for their children. Therefore, many of the older applicants would be reluctant to give up their place on the waiting list in order to get into kupuna housing.

Lessees in the focus groups also addressed the issue. Few older lessees are likely to give up their leases in order to get into kupuna housing. The reason -- they want to have their children or grandchildren (who may not qualify for beneficiary status based on blood quantum) succeed them in their current lease. The rules governing the transfer of leases would, therefore, often be an impediment to many elderly lessees who would otherwise want to move into a kupuna housing unit. It also appeared from focus groups that many elderly beneficiaries did not fully understand the conditions for succession.

Focus group respondents also pointed out that any plans for kupuna housing must take into consideration such issues as ease of access into and around the building, proximity to a medical facility and pharmacy, availability of public or private transportation services, and convenience of location for shopping.

SHARING INFRASTRUCTURE COST

The majority of DHHL beneficiaries (63%) feel that DHHL should fund all infrastructure costs for developing home lands. Only about 25 percent feel the homesteader should share in that cost, and 13 percent have not yet decided.

The focus groups found no additional support for the idea. There was very limited interest in sharing infrastructure costs. Many of the current applicants, participants felt, could not qualify for a loan even if the infrastructure is paid for. Their belief is strongly supported by the financial analysis done from the survey data. Very large numbers of applicants could not afford to pay for infrastructure even if they were willing. The number of better qualified applicants who are willing to share the cost of infrastructure represents a very small minority of the group.

This is not to say that applicants do not understand the importance of the infrastructure cost issue. Many have experienced it for themselves. Some beneficiaries who accepted awards during the accelerated awards program (1985) still are not on the land -- the reason, no infrastructure. Focus group participants noted that this was a bigger problem for agricultural awards than for residential. Infrastructure costs for agricultural leases may be more than 10 times greater than for residential. Often County codes require the same kind of road grading and street lighting in agricultural areas as for a residential subdivision. Many feel that DHHL should work with the Counties to establish compromises for these types of codes and zoning problems.

COUNTY BUILDING CODES

Beneficiaries are not interested in avoiding building codes. Fully two-thirds of them (66%) feel that homes on Homestead land should conform to all current County building codes. About 20 percent would disagree and 14 percent are undecided.

Most beneficiaries favored holding to the building codes because they were not interested in living in neighborhoods that were substandard from the beginning. "It could create slums," was their response. Others understood that homes that were not "up-to-code" may be difficult to finance and insure. Seriously relaxing codes can have many undesirable effects.

There was fairly strong support for "semi-relaxed building codes" for homestead buildings. Beneficiaries felt it was appropriate for DHHL to establish the guidelines and work with Counties, banks, and insurance agencies to develop satisfactory compromises. This was especially supported for awards in rural areas, where infrastructure requirements should be consistent with conditions in the local area -- for example, water catchment systems, graded (unpaved) roads. Others went farther in suggesting that the Department act as agent in addressing such things as building codes, infrastructure requirements, controlling contracting costs, defender of water rights, etc.

DEFERRAL POLICY

In the mailed survey, all beneficiaries were asked to respond to one question on the very complex issue of deferral of awards. Their response were somewhat surprising. A slight majority (52%) was in favor of moving those who defer awards to the bottom of the list. 44 percent were opposed to the idea and felt that those who defer should maintain the position on the list. Only five percent had no opinion on the subject.

There was little difference between responses of applicants and lessees. Applicants were only slightly more apt to say that those who defer should hold their place on the list. Still 52 percent of them favored moving deferrals to the back of the list.

The many issues involved in the current waiting list policy were barely scratched in this study. It is clear that there is significant sentiment in favor of a different policy. Some focus group participants suggested the first-come-first-served policy dropped in favor of a lottery system. Others favored making awards to those who were most qualified to accept them. Some on the waiting lists for agricultural or pastoral land felt that people

who have a rational business plan should move ahead on the lists. There is evidence that change would not be unappreciated. There is less evidence, however, than one would want before seriously redesigning the system.

Very many of the focus group participants echoed the call for tougher policy. Some suggested a "Tough Love" policy for lessees who are delinquent on their mortgages or taxes. Give them a reasonable chance to meet their commitments (and offer assistance in extreme cases), but then take away the award and give it to someone else on the list. Others felt that unused agricultural or pastoral leases should be redistributed to those who are waiting on the list and have the ability to work the land.

SUCCESSION

One question at the center of the very complex succession issue was also included in the survey[17]. Beneficiaries were very strongly in favor of a more liberal succession policy. Almost three-quarters of them (73%) felt that lessees should be allowed to pass their awards to children or grandchildren who had less than 25 percent Hawaiian blood. About 24 percent disagreed, and three percent were undecided.

Succession is very central to the feelings of beneficiaries about the Homestead Lease Awards. It affects the willingness of beneficiaries to accept kupuna housing. It eliminates the option of supplying rental housing for people who need it. It is behind the desire of some families to subdivide their homestead land. Most of all, for many older applicants, it is the sole reason for being on the lists. Their age may preclude them from ever living on Homestead land. All they expect now is to be able to pass something on to their children or grandchildren.

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[17] The exact wording of the question was as follows: "Should lessees be allowed to pass on a lease to their children or grandchildren even if they are less than 25% Hawaiian?" This question implies the succession of Homestead Lease Award, not of application. However, the distinction was not explicitly made.

OTHER HOUSING OPTIONS

The *Self-Help* programs[18] offer some of the best solutions to the housing problems facing beneficiaries. The costs for a house are significently lower. There is increased pride in the "home that we built." This is a program that incorporates the true ohana spirit. A large portion of applicants would want to participate in a Self-Help building program.

Oahu vs. outer islands -- Give us housing vs. give us land. Although there are significant numbers of people on the outer islands who want residential leases, there is also far more interest "working the land."

COMMUNICATION

The focus groups uncovered some serious communication problems between DHHL and its beneficiaries that were not anticipated in planning for the surveys. Many beneficiaries do not understand basic policies of the Department. Many are unsure what the Department is trying to do, or is supposed to do. Even beneficiaries who are well informed about DHHL policies and procedures often indiceted that their information was acquired in an adversarial context rather than a cooperative one.

There is dissatisfaction with the "people handling" skills of some Department personnel. Beneficiaries often reported that DHHL does not communicate that *"We are here to serve you."* Many people have requested information or assistance from the Department which has not been delivered, and many cited instances of "buck passing".

People are confused by the application process. It is not clear what documentation is required along with the application. Applicants have been frustrated by a lack of

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[18] The department's Housing Branch defines self-help housing programs broadly to include both a team and individual approach. The department's experience with the various program has shown that the team self-help house building approach is the most successful. The team approach results in homes being constructed in a timely manner, and these communities develop a true sense of Ohana. Therefore the department recommends the team self-help building approach to homesteaders wishing to engage in self-help programs.

helpfulness on the part of DHHL employees when trying to complete an application. Every focus group had applicants who claimed that their records had been lost or mishandled.

People do not understand how awards are made, and why it seems that some individuals who have been on the list a relatively short time, get awards ahead of others who have been waiting much longer. There is a widespread perception that "it helps to know someone in the Department in order to get an award." There were several participants who said that they wanted the Department to publish the list, without realizing that all DHHL district offices and Oahu's public libraries have copies of the DHHL waiting list available, updated regularly. They want to be able to go into the offices and see where they stand.

Finally, there were many who felt that DHHL needs more stable, long-range planning. The system is such that a new director may come in with a vision of how things should be, and begin to implement changes. Then the administration changes again and there is another set of new priorities. The perception is, that this has happened time after time.

There is, however, a general sense that the current DHHL leadership is trying to make positive changes. There appear to be signs of new cooperation and movement toward solutions. In nearly every focus group, beneficiaries would express admiration and hope for the efforts being made by Kali Watson and his administration.

MISCELLANEOUS FINDINGS

Some beneficiaries feel that Commissioners should be elected rather than appointed.

There was evidence in the focus groups that current lessees expect the Department to act as property manager for their awards. Several mentioned having trouble getting DHHL to act as landlord -- conducting repairs and maintenance, solving tenant relations problems, setting up payment plans for "back rent", etc. Some even suggested that DHHL establish a "Maintenance Division" and hire beneficiaries to clean up streams, remove abandoned cars, maintain beach parks, paint and clean up homestead areas.

EVALUATION OF DHHL

In support of management decision making, the surveys also asked beneficiaries to evaluate the performance of the Department of Hawaiian Home Lands. This was a first foray into the issues of customer service, and provides some interesting and useful information for the department's use.

BENEFICIARIES' EXPERIENCE/CONTACT WITH DHHL

In preparation for asking the evaluation questions, respondents were asked to describe the extent of their interactions with the Department. Their answers are summarized in Table 25.

Table 25: Applicant and Lessee Contacts with DHHL

Nature of Contacts Since Beneficiary First Applied to and Award	Applicants	Lessees	All Beneficiaries
Contacted by DHHL:			
never	52.1	27.5	45.6
once or twice	43.6	55.9	46.8
more than twice	4.3	16.6	7.6
DHHL contacted beneficiary:			
never	28.7	17.8	25.8
once or twice	55.0	53.0	54.5
more than twice	16.3	29.2	19.7
Made a Complaint:			
never	86.1	68.1	81.4
once or twice	11.5	26.7	15.4
more than twice	2.4	5.2	3.2

Note: Mail survey data. Weighted by the type and location of awards.

The nature of the "contacts" shown here are office visits and telephone calls for the exchange of information, asking questions, reporting problems, etc. They do not include formal communications for notification or acceptances of awards, or other land-related

issues. The data in Table 25 shows a large difference between communications for applicants and lessees. Lessees are much more likely to have more frequent contact with the Department, and also to have initiated more contacts than they received.

Applicants were much more likely to have contacted the Department than they were to have received a DHHL-initiated contact. Their overall contact rate was relatively high (less than 30 percent had never been in contact with the Department). Finally, they were much less likely to have called DHHL with a compliant (14% versus 32%).

Although these data are not wholly consistent with the strong call for greater communications that we heard in the focus groups, neither are they contradictory. The group participants were mostly applicants, and they claimed that they were unlikely to have been contacted by the Department. The survey provided no opportunity for them to state a strong dissatisfaction with communications that rose from the focus groups.

IMAGE AND EXPECTATIONS

Beneficiary evaluations do not show any serious dissatisfaction with service at DHHL. On the other hand, they also do not describe an agency that demonstrates excellence of service. In our experience with quality service measurement for public and private agencies, the DHHL ratings would compare to a high school grade of B- or C+. There is no serious problem. There is a lot of room for improvement.

FRIENDLINESS AND KNOWLEDGE

Most applicants and lessees gave DHHL staff average ratings for friendliness and ability to answer questions. About 24 percent graded friendliness with an "A", and 14 percent gave D or F ratings. For staff's ability to answer their questions, ratings were only slightly lower. About 19 percent of beneficiaries were willing to grade staff performance with an "A", and 18 percent gave a D or an F. Overall, the evaluation on these fundamental aspects of customer service shows only 20 percent of beneficiaries rate performance unfavorably. On the other hand, less than 25 percent indicated excellence in either area.

ABILITY TO GET LAND TO HAWAIIANS

Ratings were lower for the central task expected of the Department. Applicants and lessees both grade the Department with similar dissatisfaction. Only nine percent of both groups were willing to grade DHHL performance with an "A", and 45 percent used a D or an F. Applicants were equally likely to pass out A's, but more likely to grade performance with a D or an F (47 % versus 42%).

Focus groups suggested the ratings are reliable. There are some beneficiaries who look upon DHHL as an ally doing a tough job. Many more feel that individual staff members at DHHL are trying their best, but that the Department has clearly failed to get land into the hand of Hawaiian people.

COMPARED TO OTHER ORGANIZATIONS SERVING NATIVE HAWAIIANS

DHHL applicants and lessees both rank the department among the most effective agencies serving native Hawaiians today. Asked to grade the overall performance of several agencies, beneficiaries average grade were very similar for all agencies rated. DHHL's 2.2 GPA was higher than that for the Office of Hawaiian Affairs, and a bit lower than ALU LIKE, Inc., and Kamehameha Schools Bishop Estate. Asked to name the agency that was the best example of service to Hawaiians, the rankings were the same. Among applicants the agencies received the following first place votes: ALU LIKE (25%); Kamehameha Schools (11%); DHHL (10%) and OHA (8%). Lessees named ALU LIKE (20%) with similar frequency, but were less likely to name Kamehameha Schools (5%) and more likely to name DHHL (15%). About 25 percent of both groups were unable to name an agency that they felt had done a good job serving native Hawaiians.

CONCLUSION

Previous sections of this report present highlights of three extensive collections of information from beneficiaries of the Department of Hawaiian Home Lands. The study included a mailed, self-administered survey of 6,143 beneficiaries, a telephone survey of 1,613 applicants for Homestead Lease Awards, a telephone survey of 400 lessees, and a series of 18 focus groups with a broad range of beneficiaries and their representatives.

We have described the beneficiaries, noted their needs and qualifications, reported their opinions regarding DHHL policy alternatives, and discussed their evaluation of the Department. Throughout the report we referred to implications of some findings. This section was prepared to sum up what we feel is important from a policy point of view.

I. NEED

It has long been recognized that the condition of Hawaiians in Hawei`i is less advantageous than that of other ethnic groups. Some evidence exists to suggest that little has been done to alleviate the conditions effecting native Hawaiians in the last ten years. No data reviewed for this study suggests that the need for land or housing is any different.

A. Housing Need

The "need" documented in this study is a need for housing. The surveys were designed to study Homestead Lease Awards. The results show that the land is needed for housing. Few lessees are farming or ranching their land in a major way (See Table 4), and fewer applicants are interested in land for reasons other than housing. Less than two percent of the 1,613 applicants surveyed did not intend to build a home on their land.

This does not mean that DHHL applicants are not interested in obtaining land *per se*. The focus groups found people were interested in awards even if they could not afford to live on them. Frustration and disaffection, where they were expressed, stem largely from

DHHL's inability to distribute the land. But the need expressed by DHHL beneficiaries in this research was the need for housing. Our comments focus on that need.

As with many of life's needs, Hawaiians are in greater need for housing than other ethnic groups (see Tables 10 through 13). DHHL lessees are in lesser need than other Hawaiians (Table 10-11), and applicants have greater needs (see Table 11). This is because long-term applicants have lesser qualifications for home ownership -- not because they are less willing to accept a land award.

B. Need Segments

Nearly all (95%) of applicants need housing. By that we do not mean that they have no housing, but that they expect to use their Homestead Lease Awards as their homes. The applicant surveys classify need according to qualifications for obtaining financing for homes on award land (See Figure 7). Combining information on expectations to build, preferred unit types, and finical qualifications, it is possible to develop a rough description of the housing that applicants will need. If we consider the 12,999 applicants in the DHHL sampling frame, then the need for housing would look something like this:

1. Of the 12,999 applicants, 226 (1.7%) do not want to have a home on their land. Of the remaining 12,773 applicants, 8,456 (66.2%) want to build their own homes, and 4,317 (33.8%) expect that the home will be built by DHHL prior to or at the time of the award.

2. Of the 8,456 who want a home on the land, about 253 have the resources to qualify for standard financing and will have few if any problems in securing a home. Perhaps 489 will need assistance obtaining financing -- handling the down payment, or in guaranteeing a loan. Another 883 will need substantial assistance in securing a down payment and may need loans with relatively low monthly payments. 183 have borderline qualifications for financing, and may need special programs such as rent-to-own or sweat equity. There will be 941 who have considerable difficulty in obtaining any type of financing to build or buy a housing unit for their land award. And finally, 1,567 will not be able to afford to put a home on the land. Figure 7 shows the size of these need segments for the entire group of applicants.

In short, most DHHL applicants look upon a land award as a solution to a housing need, and a substantial number of applicants will have difficulty turning a land award into a housing solution.

II. HOUSING POLICY

Any effective solution to the housing needs of DHHL beneficiaries presupposes some kind of housing policy. Since DHHL is not properly a housing agency, it may not be the Department's role to provide that policy, but date from the study indicate that it is needed. Let us review some basic facts:

A. Beneficiaries see awards as a solution to a housing problem, and NOT a land problem.

Fully 90 percent of all applicants intend to live on land awarded to them. Only three percent of lessees have elected not to reside on their awards.

B. Many beneficiaries expect DHHL to be a housing agency.

We asked beneficiaries what role they felt DHHL should play in the issue of housing for native Hawaiians. Among applicants 62 percent want DHHL to solve housing problems and not just dispense land. Among lessees, 67 percent agree. Among applicants, 48 percent felt DHHL should use some Home Lands to generate funds to help get more applicants on the land. Fifty-six percent of lessees agreed.

About 34 percent of applicants want DHHL to build the homes on awarded land. More than 63 percent expect DHHL will pay for infrastructure on DHHL lands.

Something like 50 percent of lessees want the Department to be landlord. Open-ended questions on the mailed survey suggest many lessees consider themselves to be renters with the Department as their landlord.

C. Some beneficiaries feel DHHL is or should be responsible for housing options that extend beyond the one-lot-one-SFD concept of Hawaiian Home Lands.

Forty-one percent think DHHL should be building multifamily units.

Sixty-six percent think the Department should build kupuna housing units.

Thirty-six percent of applicants feel multifamily units can fill their housing need.

D. The Department of Hawaiian Home Lands was established as, and functions as, a land award agency. While the discussion of just what the Department is or should be is beyond the scope of this study, it is clear that many beneficieries expect that DHHL will offer services that extend beyond being caretaker of Home Lands and dispensing awards. Much of the data suggest that the needs of beneficieries will require a housing policy that is broader than the one-lot-one-SFD plan usually thought of as the DHHL mandate.

The study did not set out to address this issue. It arose from comments and urgings of the beneficiaries. The findings do not require that DHHL become a housing agency, nor that DHHL be responsible for developing a comprehensive housing policy for native Hawaiians. The data indicate that such a policy is needed and expected by DHHL beneficiaries.

The issue affects decisions that are within the scope of DHHL policy and operations. Take, for example, rental housing. Rental housing may not be a viable option to fill DHHL land distribution objectives. There is, however, a need for rental housing among current applicants, and rental housing is one of the housing options need for native Hawaiians as a whole. For DHHL, it is useful to have affordable rental housing available to beneficiaries who are not ready to occupy the land, and for those who prefer not to live on their award. To the extent that rental housing is even peripherally related to enabling Home Lands awards, it is a *de facto* part of DHHL policy.

III. WHAT TO BUILD?

Nearly all DHHL applicants (97%) want to live in single family homes. That has been the traditional expectation for beneficiaries, and it is likely that interest groups will question policies designed to deliver any other type of housing. Others might reasonably differ from the traditional view[19]. If all beneficiaries of the HHCA were eventually to be housed in single family homes, it would suggest that native Hawaiians have a very unusual set of resources, needs, and preferences. Other ethnic groups require a full range of housing alternatives in order to satisfy the needs and preferences of the population.

A. First Choices and Second Choices

The preferences of DHHL applicants are known (See Table 17). If DHHL were to provide housing for all of the 12,999 applicants in this study according to the needs expressed by survey respondents, Table 17 shows the results. The total housing stock might include as

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[19] Some have already questioned the traditional policy. See, for example, "Homelands Rentals: Good Idea, Long Overdue", editorial, Honolulu Advertiser, March 23, 1995.

many as 30 percent multifamily units to augment about 8,500 single family units. If DHHL were to build the homes for applicants who prefer that option, the Department would have to provide about 4,300 units, 44 percent of which might be multifamily units. Applicants who expect DHHL to supply the units, being less qualified to secure financing, are more willing to accept multifamily units.

B. Some Specific Building Strategies

The study also gathered information on housing strategies that have not been part of the traditional DHHL arsenal. We now summarize those issues from a policy point of view.

Multifamily Housing Units

There are several reasons for considering multifamily housing units as part of DHHL's housing strategy. Multifamily units have a relatively lower unit construction cost than single family units. That means more units can be built with the same land, budget, and time constraints. From the applicant's point of view, multifamily units solve housing problems faster and more efficiently.

To effectively serve the beneficiaries, DHHL will have to build some multifamily units. Even to satisfy applicants' first choices, DHHL would have to build about 420 multifamily units. To comply with their wishes to use multifamily as a means of quickly getting on the land, DHHL would have to build as many as 4,271 multifamily units.

When we asked all applicants and lessees if DHHL should adopt multifamily units as part of their housing strategy, 42 percent of applicants and 38 percent of lessees agreed. Even among those who would not want to own a multifamily unit, some see the need for including multifamily units in the DHHL stock.

2. Kupuna Housing Units

Kupuna housing is popular among DHHL beneficiaries. Asked directly, 66 percent of applicants and 67 percent of lessees felt DHHL should provide housing for elderly beneficiaries. When asked if someone in their household would like to live in a kupuna unit, about 23 percent said yes. That may indicate a need for as many as 3,000 kupuna units among current beneficiaries. About eleven percent of applicants are over 65 years of age. Among those people, 64 percent felt DHHL should build kupuna units and 30 percent said they would be interested in living in one.

Our experience in research for elderly housing says the concept is difficult to unravel. Calling it "kupuna[20]" housing only complicates things. Biases and preconceptions about "elderly housing", already interwoven with questions about health care among the elderly, are further complicated by the reverence for kupuna in the Hawaiian community. The focus groups showed that the needs of kupuna are considered to be very important in the Hawaiian community, and that there are problems with Kupuna housing as a DHHL option. A viable housing policy without provision for housing the elderly would be impossible. Kupuna housing as a way to get applicants off the list is difficult to conceptualize.

3. Rentals

The surveys did not address the issue of rental housing. About three percent of the respondents requested apartments as their first-choice solution. That might indicate a need for as many as 385 rental units just to fill first-choice needs. The financial qualifications analysis suggested that there may be some applicants who will never be able to finance a home. Since such people exist in the general population, it is no indictment to expect that there will be such persons in the beneficiary population. The alternative to rental housing would be a 100 percent housing subsidization for some beneficiaries. No

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[20] The word "kupuna" means ancestor, grandparent, or any relative of the grandparent's generation. In general it has a positive or even reverent connotation, and tends to evoke positive responses to survey questions. "Elderly housing", on the other hand tends to generate negative response. The true housing need will be somewhere between the two.

one in the focus groups wanted rental housing as a solution for DHHL beneficiaries unless it was part of a rent-to-own program.

C. The Impact of Ranking on Policies: Housing For Whom

The current policy at DHHL is "first come first served". Applicants are given a rank when they sign up that corresponds to their place in line. If an award is offered and deferred, the ranking is not changed. The mail survey found that among current applicants, 25 percent had deferred an award at some time.

To the extent that individuals defer awards, the first-come-first-served system tends to concentrate on applicants who are less able or less willing to accept awards near the top of the list. Those individuals have an increased probability of being offered the next available properties, and persons who are highly qualified to accept units remain further down the list. This makes the distribution process somewhat inefficient.

There may now be an opportunity to begin discussions of how the ranking system might be changed to increase efficiency. The applicant survey showed a slight majority in favor of letting those who defer an award drop to the bottom of the list. Focus groups indicated interest in other selection systems including lotteries and making awards to those most qualified to accept them. The present system has its supporters, however, and changes should not be attempted without meaningful input from all beneficiaries.

D. Unit Locations

The geography of housing need is determined primarily by the number of applications per geographic area. The applications profiles show that about 35 percent of the Department's effort should be on O`ahu, 32 percent on the Big Island, 19 percent on Maui, 10 percent of Kaua`i, and 4 percent on Moloka`i. The types of units that should be considered for each island also differs. The majority of the non-SFD housing options should occur on O`ahu. Applicants on the other islands are less interested in alternatives to single family housing.

Geography has another effect. DHHL staff have noted that applicants for awards on their home island are less likely to defer. Most applicants choose their own island as first choice. However, because the large O`ahu and out-of-state applicants prefer rural areas, many Neighbor Island applications are off-island. This is especially true for Maui.

It is definitely appropriate to develop housing and land policies with separate objectives and for applicants on each island.

VI. OTHER ISSUES

Several issues arose from the study that were unanticipated. The three described below were important to beneficiaries, and need to be brought to the attention of planners and managers at the Department of Hawaiian Home Lands.

A. MANAGEMENT

Reading between the lines of the surveys, there are a substantial number of lessees who consider the Department to be their landlord. Many of these have some expectations that DHHL will function as a property manager for Home Lands.

First, lessees tend to use the language of renters in their survey responses. They referred to "paying my rent" or the amount of "DHHL rent requirements", rather than mortgage payments or lease fees. Second, many lessees expressed criticism of the Department for failing to take care of property management issues such as removing fallen branches, requiring neighbors to abide by community restrictions, and even fixing plumbing when it goes bad.

It has been our observation that DHHL is not set up to be property manager for the Home Lands. That may lead to continuing problems with lessees. As more people move onto the land, the disaffection is likely to increase.

B. Communications

Two sources of data -- the beneficiary mailed survey and the focus groups -- included opportunity for beneficiaries to bring issues to the fore. The issue most often mentioned was the importance of communication from DHHL to the beneficiaries. In the mailed survey the issue had three components: (1) communication is important because there are many things that beneficiaries must know in order to take advantage of their entitlement; (2) communications are less than effective; and (3) communications are usually not initiated by the Department. Participants in the focus groups agreed, and provided some of their most eloquent comment on this issue.

Judging from some of the focus group respondents' comments, direct communications may be the most appropriate way to communicate with beneficiaries. As part of the study, we did investigate the current media habits of Hawaiians living in the State. The results of that investigation suggest that native Hawaiians are least likely to be contacted through print media. They are more likely to be watching televisions or listening to radio. Their TV viewing habits show them to be easiest to reach through news formats or cable TV. Their radio habits, not surprisingly, show they most often listen to one of Hawaii's Hawaiian music radio stations. This presents a dilemma, since personal or direct communications are less suited to broadcast media. Perhaps what is needed is a communications strategy that features front-line broadcast for major announcements, and newsletters and personal contacts for the details.

C. Image and Service Quality

During the planning stages of this project, there was considerable concern about the image of the Department and beneficiaries' assessment of DHHL service. If the beneficiaries were seriously disaffected with the Department, it was reasoned, communicating and executing new policies might be difficult. That might indicate a need for image building prior to policy implementation. Sections of the surveys and the focus groups were devoted to measuring beneficiary reaction to those issues.

The surveys found that many of the beneficiaries think quite highly of the Department of Hawaiian Home lands. Asked to evaluate several agencies that serve the needs of native Hawaiians in the State, most respondents graded DHHL as high or higher than other agencies. Asked to name an agency that was particularly effective in serving the needs of Hawaiians, DHHL ranked third among those well-known agencies.

Asked to evaluate service they received from the Department of Hawaiian Home Lands, beneficiaries usually gave the Department high C's or low B's. Their evaluation of the Department's friendly service and knowledgeable staff were considerably higher than on the issue of getting the job done.

Compared with studies we have done for corporations and government agencies in Hawaii, the image and service rankings of DHHL were satisfactory but not outstanding. The findings do not indicate that there is a serious image or confidence problem among beneficiaries. The service grades suggest no real problems, but a distinct lack of excellence. It would be advisable to work on service excellence at DHHL. It would not be advisable to develop an image-building campaign. The beneficiaries are more likely to respond positively to new policies to get land into the hands of Hawaiians or to develop more comprehensive housing alternatives.

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Department of Hawaiian Home Lands
BENEFICIARY NEEDS STUDY, 1995

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Survey Method

Much of the data reported for this study was derived from four separate surveys conducted among the beneficiary[1] population at the Department of Hawaiian Home Lands (DHHL). Those surveys included:

1. A mailed, self-administered survey of applicants for DHHL Homestead Lease Awards.
2. A mailed, self-administered survey of DHHL lessees.
3. A telephone survey of applicants for DHHL Homestead Lease Awards.
4. A telephone survey of DHHL lessees.

This section of the report describes the methods used to complete those surveys.

Survey Instruments

All four survey instruments were developed by SMS Research in consultation with the staff of the Department of Hawaiian Home Lands. Throughout the development process, there was ample opportunity for a wide range of interested persons to have input to the process. There were several sessions held with broad representation from DHHL administration, the individual divisions, and representatives from lessee and applicant organizations. Each instrument went through several draft stages, with broad distribution to interested persons at each stage. We are indebted to the many participants in this process for their energy and wisdom, and we accept full responsibility for any omissions that may have occurred.

The general strategy of the survey effort was to gather initial data on as large a group as possible, and to use that first-round information to develop the telephone survey.

Copies of the survey instrument are presented in this report following this description of the survey methods.

Applicant Mail Survey

The applicant and lessee mail surveys were actually prepared as a single document with separate sections for each group. The common sections were used to identify respondents in terms of their relationship to DHHL , their evaluation of DHHL services and activities, and their demographic and economic characteristics. The applicant

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[1] The term "beneficiary" refers to all persons benefiting from DHHL activities and services. It include both the applicants for land awards and the lessees, those who have already received awards.

section of the instrument was developed to gather information on housing need and expectations of the DHHL process.

Lessee Mail Survey

Lessees answered both the common sections and their own section. The items on the lessee section of the instrument were developed to gather the first round of information on the characteristics and living conditions of current lessees.

Applicant Telephone Survey

Information form the mail surveys showed that the strategy of inquiry needed to be quite different for applicants and lessees in the telephone survey component. Therefore two separate instruments were developed. The development of both instrument received the same attention to user needs as characterized the development of the mail surveys.

The applicant survey was concentrated on measuring housing need, preferences, and qualifications within the applicant group. It also introduced a more comprehensive list of DHHL housing policy alternatives for evaluation by the applicants. It also continued and expanded upon the mail survey effort to measure applicant evaluations of DHHL services to Hawaiians.

The instrument content was developed first in standard questionnaire format, and then translated into a format suited to Computer Assisted Telephone Interviewing (CATI).

Lessee Telephone Survey

The lessee survey was a very complex document that required separate section for common items, and for items for use by two separate groups of lessees: (a) lessees who are currently on DHHL land; and (2) lessees who have received a Homestead Lease Award, but have not yet occupied their award. The latter group was disproportionately comprised of persons who receive land awards during the accelerated grants period of the mid-eighties. Many had not yet been able to arrange for or finance the construction of homes on their land.

The questions for lessees who were already on the land concentrated on the types of homes they had built or bought, the extent of subsequent improvements to the property, and the extent to which lessees were satisfied with their homes and their neighborhoods. Questions for lessees who were living on the land were very similar to those used for the applicant surveys, concentrating on housing needs, preferences, and qualifications. The survey sections common to both groups included the items used to evaluate DHHL housing policy alternatives and DHHL services.

Sampling

The sampling frame for all four surveys was the set of beneficiary files maintained by the Department of Hawaiian Home Lands. Namely, the sampling frame for mail survey was a subset of those files selected at the end of the month of December 1994, and for telephone survey, February 1995. The subset included all beneficiary records that included a complete and accurate mailing address. The best estimate is that the beneficiary files in February 1995 contained unduplicated records for 21,723 individuals. A total of 18,272 (86%) of those records contained mailing addresses. Those 18,272 records became the sampling frame for all four components of the surveys conducted for this project.

The Mail Surveys

A total of 18,000 surveys were mailed on January 2, 1995. A total of 6,134 surveys were completed and returned by the actual cutoff date (March 15, 1995), for a return rate of approximately 34 percent. Of those, 4,731 were returned by applicants (77%), and 1,403 were returned by lessees (23%). Records for persons who were both lessees and applicants were classified as lessees for the purpose of analysis. Table 1 below compares the characteristics of beneficiaries in the sampling frame and those of the survey respondents.

Applicant Telephone Survey

The applicant respondent group was very representative of the records in the sampling frame. Table X-2 compares the characteristics of the two groups. There were slight tendencies for the respondent group to underestimate beneficiaries with non-residential applications in rural areas. A weighting system (see Table X-3) was developed to expand the sample data to the entire 18,272 cases and adjust survey date for this bias in the process.

Lessee Telephone Mail Survey

The lessee database maintained by DHHL does not contain the phone numbers, thus the first step in preparing the frame for sample execution was to send the raw list to GTE Hawaiian Tel and have current phone numbers appended to the database. We note that this process tends to underestimate persons with unlisted telephone numbers, since those cannot be distributed by GTE.

The cases with accurate phone numbers were then randomized and entered to the sampling program in the CATI system. The CATI system selects numbers in order for dialing. By randomizing the list, we effectively randomize the selection of numbers from the sample file. A total of 1,613 interviews were completed, which represents 12 percent of the applicant sampling frame.

The lessee sample was developed in the same manner as the applicant telephone survey. A total of survey were completed, representing eight percent of lessee sampling frame. The representativeness of the respondent group for this smaller sample was also quite respectable. Again a weighting system was developed to expand the sample data to the sampling frame, and to adjust for biases noted in the data.

Data Collection

This section describes the method by which data were collected for each of the four survey types.

The Mail Surveys

Copies of the mail survey instrument were mailed to each sample beneficiary along with a cover letter from the Director of the Department of Hawaiian Home Lands, and a pre-addressed, postage-paid return envelope. Instructions told recipients to complete the forms and mail them to SMS Research. It also provided for returning them to DHHL's offices if the respondent preferred. Finally, respondents were given the names and phone numbers of persons at SMS Research and DHHL in case they had questions about the survey or needed assistance in completing it.

The mail survey generated more than the usual number of call to both offices. It has been the SMS Research experience that mail surveys to native Hawaiians typically generate a larger than normal number of calls. Most of the callers were in need of assistance in determining which sections of the mail survey instrument to complete, or needed help in understanding a particular question or two. There were some calls (less than ten) from persons who were concerned about the survey or objected to it in some way. In nearly all cases, their concerns were eliminated in the ensuing phone call. Many of the calls were quite lengthy, and respondents spent time relating their experiences, expectations, and concerns to both DHHL and SMS Research personnel. Overall, the cooperation was high, the concern of beneficiaries that the process of awarding land be improved was clear, and the response rate was high.

Most forms were mailed back to SMS Research. A few hundred were mailed to DHHL and those were subsequently delivered to SMS Research. The returned envelopes were opened, logged, and delivered to the editing department. Form were first edited for completeness, contingency observation, and other forms of errors that might cause

problems for data processing and analysis. Forms were then delivered to the coding staff, who affixed appropriate geographic and identification codes. The edited and coded forms were then entered to machine readable files using key-to-disk entry software with some edit-on-entry capabilities. Finally, a series of software routines were used to double check all data to identify any errors that may have slipped through quality control measures to this point. The resulting clean data files became the basis for analysis in this study.

The Telephone Surveys

The applicant and lessees surveys were administered sequentially. For both surveys, all call were made from the SMS Research Honolulu Calling Center using the CATI system. According to the survey instrument screening items, interviewers would first contact the appropriate household, then locate the appropriate respondent, and complete the interview.

Data entered to the CATI system are edited on entry, and checked by software routines on a daily basis. When the files are complete, a final comprehensive check of the data is made, and the resulting files become the basis for analysis.

Analysis

The analyses for the project has taken many months and has been done in consultation with the Department of Hawaiian Home Lands. The initial analyses were done according to a plan, and considerable data mining occurred after that point. Certain aspects of the data analysis plan will be of interest to all readers.

Much of the data that appear in the report are weighted. The data weights were calculated to expand the survey population to the population represented in the sampling frame. Sampling precision was quite high, and the unweighted data did not seriously distort the major characteristics of either applicants or lessees (See Tables below). The sample weights adjusted the data for even those small differences. The survey data may not accurately represent those applicants and lessees for whom completed addresses were unavailable in the files. Thus the sample population of 1,613 applicants and 400 lessees is a fair and accurate representation of the 12,999 applicants and 5,272 lessees in the sampling frame. Those 18,272 beneficiaries may or may not be representative of the entire population of 21,273 applicants and lessees on the DHHL lists in February of 1995.

Focus Groups

A total of twelve focus group discussions have been conducted throughout the State among DHHL beneficiaries during the past two months:

- Five groups were held on Oahu at the SMS Focus Group Facility, including one group with leaders of the State Council of Hawaiian Homestead Associations (SCHHA).
- Three groups on the Island of Hawaii -- two groups were held on the University of Hawaii Hilo Campus and one was held at the Waimea Public Library.
- Two groups on Maui were conducted at the Maui Community College.
- One group on Kauai was conducted at the Anahola Clubhouse.
- One group on Molokai was conducted at the Ho'olehua Recreation Center.

Participants were randomly selected from DHHL beneficiary lists and were recruited by telephone to attend the groups. Approximately 8 to 12 beneficiaries attended each focus group. Each session lasted about 90 minutes. Participants were paid a gratuity of $25 for their time and a light meal was served. All of the focus group discussions were video taped.

The general approach for these focus groups was to discuss in detail the *"way things are"*, from the beneficiaries' point of view, and then ask for suggestions in designing the *"way things ought to be"*. The overall format of the discussions was intentionally designed to be flexible.

We asked participants to consider these issues along two important dimensions. The first dimension is the level of responsibility that should be taken by DHHL. On one end of the scale, DHHL is responsible for all the land and housing needs for all Hawaiians for all time -- on the other end of the scale, DHHL should turn over the land to the beneficiaries and close up shop. The second dimension we asked them to consider is the relative financial capabilities of beneficiaries. On one end, there are beneficiaries who can afford to own multiple properties -- on the other end, there are beneficiaries who are struggling or unable to pay even low amounts of rent. As various issues are raised (such as, "types of housing that should be developed", or "the costs for infrastructure") we have attempted to frame our analysis along these two dimensions.

Table 1
Characteristics of Surveyed and Non-Surveyed Applicants

Characteristic	Beneficiaries Surveyed num	pct	Beneficiaries Not Surveyed num	pct	Total Group num	pct
AGE						
under 18	1	.1%	4	.0%	5	.0%
18 to 24	69	4.3%	371	3.3%	440	3.4%
25 to 34	290	18.0%	2,219	19.5%	2,509	19.3%
35 to 44	393	24.4%	3,405	29.9%	3,798	29.2%
45 to 54	419	26.0%	2,614	23.0%	3,033	23.3%
55 to 64	272	16.9%	1,683	14.8%	1,955	15.0%
65 to 74	145	9.0%	833	7.3%	978	7.5%
75 and over	22	1.4%	201	1.8%	223	1.7%
no age data	2	.1%	56	.5%	58	.4%
Group Total	1,613	100.0%	11,386	100.0%	12,999	100.0%
First Application Type						
agricultural	770	47.7%	5,322	46.7%	6,092	46.9%
pastoral	140	8.7%	890	7.8%	1,030	7.9%
residential	703	43.6%	5,174	45.4%	5,877	45.2%
Group Total	1,613	100.0%	11,386	100.0%	12,999	100.0%
First Application Island						
Oahu	589	36.5%	3,895	34.2%	4,484	34.5%
Maui	342	21.2%	2,166	19.0%	2,508	19.3%
Hawaii	483	29.9%	3,718	32.7%	4,201	32.3%
Kauai	133	8.2%	1,123	9.9%	1,256	9.7%
Molokai	66	4.1%	484	4.3%	550	4.2%
Group Total	1,613	100.0%	11,386	100.0%	12,999	100.0%
Year First Applied						
before 1970	65	4.0%	524	4.6%	589	4.5%
1970 to 1979	168	10.4%	1,441	12.7%	1,609	12.4%
1980 to 1984	92	5.7%	1,061	9.3%	1,153	8.9%
1985 to 1989	656	40.7%	5,110	44.9%	5,766	44.4%
1990 to 1995	632	39.2%	3,250	28.5%	3,882	29.9%
Group Total	1,613	100.0%	11,386	100.0%	12,999	100.0%

Table 2
Characteristics Used to Calculate Weight

First Island List	Beneficiaries Surveyed num	Beneficiaries Surveyed pct	Beneficiaries Not Surveyed num	Beneficiaries Not Surveyed pct	Total Group num	Total Group pct
Oahu						
Year First Applied						
before 1970	53	3.3%	385	3.4%	438	3.4%
1970 to 1979	130	8.1%	1,038	9.1%	1,168	9.0%
1980 to 1984	52	3.2%	485	4.3%	537	4.1%
1985 to 1989	114	7.1%	914	8.0%	1,028	7.9%
1990 to 1995	240	14.9%	1,073	9.4%	1,313	10.1%
Group Total	589	36.5%	3,895	34.2%	4,484	34.5%
Maui						
Year First Applied						
before 1970	3	.2%	28	.2%	31	.2%
1970 to 1979	6	.4%	62	.5%	68	.5%
1980 to 1984	4	.2%	68	.6%	72	.6%
1985 to 1989	203	12.6%	1,355	11.9%	1,558	12.0%
1990 to 1995	126	7.8%	653	5.7%	779	6.0%
Group Total	342	21.2%	2,166	19.0%	2,508	19.3%
Hawaii						
Year First Applied						
before 1970	3	.2%	73	.6%	76	.6%
1970 to 1979	20	1.2%	213	1.9%	233	1.8%
1980 to 1984	28	1.7%	375	3.3%	403	3.1%
1985 to 1989	245	15.2%	1,965	17.3%	2,210	17.0%
1990 to 1995	187	11.6%	1,092	9.6%	1,279	9.8%
Group Total	483	29.9%	3,718	32.7%	4,201	32.3%
Kauai						
Year First Applied						
before 1970	2	.1%	21	.2%	23	.2%
1970 to 1979	7	.4%	88	.8%	95	.7%
1980 to 1984	6	.4%	92	.8%	98	.8%
1985 to 1989	65	4.0%	608	5.3%	673	5.2%
1990 to 1995	53	3.3%	314	2.8%	367	2.8%
Group Total	133	8.2%	1,123	9.9%	1,256	9.7%
Molokai						
Year First Applied						
before 1970	4	.2%	17	.1%	21	.2%
1970 to 1979	5	.3%	41	.4%	43	.3%
1985 to 1989	29	1.8%	268	2.4%	297	2.3%
1990 to 1995	26	4.6%	118	1.0%	144	1.1%
Group Total	66	4.1%	484	4.3%	550	4.2%

Survey Instruments

Mail Survey

JANUARY 7, 1995

Dear Hawaiian Home Lands Beneficiary,

Governor Cayetano has appointed me as the new Chairman of the Hawaiian Homes Commission, and our goal is to place as many native Hawaiians on the land as possible over the next four years. As a part of this effort, the Department of Hawaiian Home Lands is conducting a study to find out how the department can best serve your needs. This study will include a mail-out survey, a telephone survey, and a series of state-wide focus groups. SMS Inc. has been selected to conduct this very important multi-phased study.

In order for us to plan better, we need to hear from you. Please take the time to read the instructions below, and answer the questions that apply to you. A self-addressed, postage-paid envelope is provided for you to mail back this survey. Please complete and return it by **February 28, 1995**. If you have questions regarding this survey, you can call Jim Dannemiller of SMS Inc. at 537-3356.

Thank you for your Kokua.

Warmest aloha,

Kali K. Watson, Chairman
Hawaiian Homes Commission

INSTRUCTIONS

If you are.....

1) **A Hawaiian Homestead Lessee (You received a lease award) ..... Fill out pg 2 & 4**
2) **An Applicant for a Homestead Lease (You have not received an award) .....Fill out pg 2 & 3**
3) **Lessee/Applicant (You received an award and are on the waiting list) .....Fill out all pages**

Everyone is welcome to fill out the "COMMENT" section at the bottom of page 4.

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DEMOGRAPHICS

Mahalo for taking the time to fill out this confidential questionnaire.
Instructions: Please answer each question by either circling or writing in the answer.

1. How old are you? (*Age at last birthday*)..... _____ years
2. What is your zip code? ..... _____

3. Are you: Male.....1 Female.....2

4. Marital Status? Single, never married.....1 Married, living with spouse.....2 Divorced, separated.....3 Widowed.....4

5. What is your current employment status? *(If Married and living with spouse, please indicate your spouse's employment status also)*

Yourself	Spouse
Employed, 35 hours/week or more.....1	Employed, 35 hours/week or more.....1
Employed, less than 35 hours/week.....2	Employed, less than 35 hours/week.....2
Unemployed - looking for work.....3	Unemployed - looking for work.....3
Unemployed not looking for work.....4	Unemployed not looking for work.....4
Retired.....5	Retired.....5
Homemaker, not working outside home..6	Homemaker, not working outside home....6

6. How much Hawaiian do you believe you and your spouse are? *(Write xx if no spouse or spouse not living with you)*

Yourself _____ % Spouse _____%

Household Information. These questions relate to everyone living in the household that you currently live in. It includes the applicant or lessee, spouse, dependent children and any other adults who reside with you.

7. Including yourself, how many people live in your household?..... _____
8. How many people in your household are less than 18 years old?..... _____
9. How many bedrooms are there in your home?..... _____
10. How many bathrooms are there in your home?..... _____

11. Since you first became a DHHL Applicant or Lessee, how many times have you: (*Write numbers in*)

Been contacted by the department..... _____	Contacted the department yourself..... _____
Changed your classification/list..... _____	Changed your address..... _____
Inquired about your status..... _____	Made a complaint..... _____

12. Considering all your contacts with the Department of Hawaiian Home Lands, which statement below best describes your communications with them?

Excellent, they really try to help.....1 Good, they do their jobs pretty well.....2 Fair, they don't go out of their way to help...3 Poor, they don't care about my problems.....4 Can't say, haven't talked to them much.....5

13. Applicants who regularly defer awards maintain their position on the list for many years, preventing other applicants from being offered an award. Should applicants who regularly defer awards be canceled from the waiting list and be required to re-apply? Yes ..... ____ No ..... ____

14. Should lessees be allowed to pass on a lease to their children or grandchildren even if they are less than 25% Hawaiian? Yes ..... ____ No ..... ____

APPLICANTS

1. Which Homestead Lease Award have you applied for? *(Circle all that apply)*
   - Residential....1
   - Agricultural....2
   - Pastoral....3

2. On which island are you applying for the award? *(Indicate location of award, not current residence. Circle all that apply)*
   - Oahu....1
   - Maui....2
   - Hawaii....3
   - Kauai....4
   - Molokai....5

3. What kind of housing unit do you live in now?
   - Single family home....1
   - Townhouse, duplex, multiplex....2
   - Apartment....3
   - Other *(Specify)*_____....4

4. Do you:
   - Own the home you reside in....1
   - Rent the home you reside in....2
   - Occupy without payment....3

In the following questions, the phrase "Homestead Family" refers to all persons who will be living with you after you move to the Homestead.

5. When awarded a lease, how many people would move with you to the Homestead?...._____
6. Including yourself, how many adults in your ***Homestead Family*** are currently employed?...._____
7. NOT including yourself, how many other members of your ***Homestead Family*** are DHHL applicants?.._____
8. What is the total income of you and your spouse, before taxes, from all sources for the calendar year 1994?
   - Less than $10,000....1
   - $10,000 to $19,999....2
   - $20,000 to $29,999....3
   - $30,000 to $39,999....4
   - $40,000 to $49,999....5
   - $50,000 to $59,999....6
   - $60,000 to $79,999....7
   - $80,000 to $99,999....8
   - $100,000 or more....9
9. How much do you and your spouse pay monthly for rent or mortgage, excluding utilities?
   - Less than $300....1
   - $300 to $499....2
   - $500 to $699....3
   - $700 to $999....4
   - $1,000 to $1,199....5
   - $1,200 to $1,499....6
   - $1,500 to $1,699....7
   - $1,700 or more....8
10. Approximately how much money have you saved or could you obtain for a down payment?
    - Less than $2,500....1
    - $2,500 to $4,999....2
    - $5,000 to $9,999....3
    - $10,000 to $24,999....4
    - $25,000 or more....5
11. What would be the source of that money? *(Circle all that apply)*
    - Savings....1
    - Gift (parent/others)....2
    - Stocks/Real estate equity....3
    - Other *(Specify)*_____....4
12. If you were offered a Homestead Lease Award in the near future, which of the following types of property would you prefer?
    - Unimproved/raw land....1
    - Improved land without house on it....2
    - Improved land with house unit on it....3
13. If you were offered a Homestead Lease Award in the near future, which of the following types of housing unit would you prefer?
    - Single family home....1
    - Townhouse, duplex, multiplex....2
    - Apartment....3
    - Other *(Specify)*_____....4
14. Since you first applied for a Homestead Lease from DHHL, how many times have you:
    - Attended a lot selection meeting...._____
    - Deferred a lease offering to wait for other offerings...._____
    - Been deferred because you couldn't qualify for a mortgage...._____

LESSEES

1. What kind of lease or leases have you received from the DHHL? *(Circle all that apply)*

Residential	1	Pastoral	3
Agricultural	2		

2. What kind of lease are you presently residing on? *(Circle all that apply)*

Residential	1	Pastoral	3
Agricultural	2	elsewhere	4

3. How many members of your household are DHHL applicants on waiting list? _____

4. NOT including yourself, how many other members of your household are DHHL lessees? _____

5. What are you currently paying monthly for rent or mortgage, excluding utilities?

Less than $300	1	$1,000 to $1,199	5
$300 to $499	2	$1,200 to $1,499	6
$500 to $699	3	$1,500 to $1,699	7
$700 to $999	4	$1,700 or more	8

6. What is the total income of you and your spouse, before taxes, from all sources for the calendar year 1994?

Less than $10,000	1	$50,000 to $59,999	6
$10,000 to $19,999	2	$60,000 to $79,999	7
$20,000 to $29,999	3	$80,000 to $99,999	8
$30,000 to $39,999	4	$100,000 or more	9
$40,000 to $49,999	5		

COMMENT

Please provide your comments or suggestions on how the department should distribute 4,000 homestead lease awards over the next four years given its limited resources .

Applicant Telephone Survey

PROJECT 3410 - APPLICANT SURVEY - APRIL 1995

Hello, I'm _____ with SMS Research, a Hawaii research company. We are doing a survey for the Department of Hawaiian Home Lands to find out how to get more land award made.

(PRESS [ENTER] TO BEGIN INTERVIEW).. 1

[IF THE ANSWER IS 1, THEN SKIP TO QUESTION 3]

PHONE NUMBER AND NAME

_____

_____

(YOU ARE CALLING: &&)

May I speak with _____?

(IF THERE IS NO DHHL APPLICANT AT THIS NUMBER, THANK AND TERMINATE WITH CODE 14. IF RESPONDENT IS NOT AVAILABLE, TAB 999 TO SCHEDULE CALL BACK. ENTER A [1] TO CONTINUE).

PROCEED..1

Which island do you live on?

Hawaii..... 1
Oahu..... 2
Maui..... 3
Molokai..... 4
Lanai..... 5
Kauai..... 6
live outside the State of Hawaii.. 7

What kind of Homestead Lease Award are you signed up for -- residential, agricultural, or pastoral?
(PROBE) Any others? (ASK FOR BEST GUESS IF NECESSARY)

residential.....1
agricultural.....2
pastoral.....3
residential & agricultural.....4
residential & pastoral.....5
agricultural & pastoral.....6
all three (res, ag, pastoral)..7

[IF THE ANSWER TO QUESTION 5 IS 1, THEN SKIP TO QUESTION 9]

If you were to receive an agricultursl or pastoral award this year, how long do you think it would be before you were able to start using the land?

right away, this year.....1
within two years.....2
within three years.....3
within four or five years..4
six to ten years.....5
more than ten years.....6
not use, give to kids.....7
not sure.....8
refused.....9

What type of crops or livestock do you intend to raise on the land?

_____

Do you intend to build a house on the land, or just use it for crops or livestock?

build a house.....1
both (house & farm).....2
crops or livestock only..3
DON'T KNOW/REFUSED.....4

Besides yourself, how many other people in your household are on a DHHL waiting list right now?

ENTER NUMBER

____

[IF THE ANSWER TO QUESTION 8 IS 3 OR 4, THEN SKIP TO QUESTION 53]
[IF THE ANSWER TO QUESTION 5 IS 2 OR 3, THEN SKIP TO QUESTION 53]

I'd like to ask about the place where you live now. Do you own or rent the home you live in?

own.....1
rent.....2
sharing with others, no rent..3
occupy without cash rent.....4
DON'T KNOW/REFUSED.....5

What kind of home do you live in now? Is it.... (READ LIST)

a single family house.....1
townhouse, duplex, multiplex..2
apartment.....3
condominium apartment.....4
other.....5
DON'T KNOW/REFUSED.....6

How many rooms are there in your home? (IF NECESSARY READ:) "Include living room, dining room, kitchen, bedrooms, bathrooms, family rooms, but not lanai's, utility or storage rooms, closets, etc."
(PROBE FOR BEST ESTIMATE)

No. of rooms in your home ____
How many bedrooms are there? ____
How many bathrooms are there? ____

In this survey, we define a "Homestead Family" as all the people who will move with you to your homestead when you get it. How many people, including yourself -- will move to the new homestead?

ENTER NUMBER ____

How many of those are children under the age of 18?

ENTER NUMBER ____

How many adults in the "Homestead Family" are employed right now?

ENTER NUMBER ____

[IF THE ANSWER TO QUESTION 4 IS NOT 1, THEN SKIP TO QUESTION 24]
[IF THE ANSWER TO QUESTION 13 IS NOT 01, THEN SKIP TO QUESTION 17]

(BIG ISLAND - HUD INCOME LEVEL - HOMESTEAD FAMILY && person hsld)
In 1994, was the total income of all the people in your "Homestead Family", before taxes, above or below $24,800? (1 PERSON HSLD)

above.....1
below.....2
DON'T KNOW..3

[IF THE ANSWER TO QUESTION 13 IS NOT 02, THEN SKIP TO QUESTION 18]

(BIG ISLAND - HUD INCOME LEVEL - HOMESTEAD FAMILY 66 person hsld)
In 1994, was the total income of all the people in your "Homestead family", before taxes, above or below $28,350? (2 PERSON HSLD)

above.....1
below.....2
DON'T KNOW..3

FOR THE NEXT 14 QUESTIONS, HOUSEHOLD INCOME IN RELATION TO HUD GUIDELINES ARE ASKED IN A SIMILAR MANNER:

BIG ISLAND (HAWAII COUNTY):

3 PERSON HOUSEHOLD: 31,900
4 PERSON HOUSEHOLD: 35,450
5 PERSON HOUSEHOLD: 38,250
6 PERSON HOUSEHOLD: 41,100
7 PERSON HOUSEHOLD: 43,950
8 PERSONS OR MORE: 46,800

HONOLULU, KAUAI, MAUI COUNTIES:

1 PERSON HOUSEHOLD: 28,150
2 PERSON HOUSEHOLD: 32,150
3 PERSON HOUSEHOLD: 36,200
4 PERSON HOUSEHOLD: 40,200
5 PERSON HOUSEHOLD: 43,400
6 PERSON HOUSEHOLD: 46,650
7 PERSON HOUSEHOLD: 49,850
8 PERSONS OR MORE: 53,050

[IF THE ANSWER TO QUESTION 13 IS NOT 03, THEN SKIP TO QUESTION 19]

And what was the total income of all the adult members of your "Homestead Family", before taxes, in 1994? (READ LIST)

less than $10,000... 1
$10,000 to $19,999.. 2
$20,000 to $29,999.. 3
$30,000 to $39,999.. 4
$40,000 to $49,999.. 5
$50,000 to $59,999.. 6
$60,000 to $74,999.. 7
$75,000 to $99,999.. 8
$100,000 or more.... 9
DON'T KNOW/REFUSED.. 0

Now I'd like to ask about the award you are waiting for. If you received an award of raw land, with no roads, electricity, or sewers, would you accept that award?

yes.....1
not sure, depends..2
no.....3
refused.....4

[IF THE ANSWER TO QUESTION 33 IS 1 OR 4, THEN SKIP TO QUESTION 35]

If you received land that had roads, electricity, and sewers, but had no house on it, would you accept it?

yes.....1
not sure, depends..2
no.....3
refused.....4

Do you intend to build your own house on the land; or would you rather have an award with a house already built; or do you intend to leave the land unbuilt for a while?

intend to build house.....1
house already built.....2
will not build for a while..3
doesn't matter.....4
DON'T KNOW/REFUSED.....5

[IF THE ANSWER TO QUESTION 35 IS 2 OR 3 OR 5, THEN SKIP TO QUESTION 39]

How long after receiving your award do you think it would be before you would actually start to build?

right away, within a year.....1
in the 2 years.....2
next 3 years.....3
next 4 or 5 years.....4
6 to 10 years.....5
more than 10 years.....6
wouldn't build, kids will build..7
DON'T KNOW.....8

[IF THE ANSWER TO QUESTION 36 IS 1 OR 2 OR 3 OR 8, THEN SKIP TO QUESTION 39]

Why do you think you would wait that long?
(ACCEPTS UP TO THREE ANSWERS)

because of finances.....1
not ready to move yet.....2
my job is here.....3
kids have to finish school..4
other family reasons.....5
other.....6
REFUSED.....7

[IF THE ANSWER TO QUESTION 38 IS NOT 6, THEN SKIP TO QUESTION 40]

(TYPE IN OTHER RESPONSE HERE)

_____

Now think about the house you would like to have on your Homestead land. What kind of house would you like to have? (READ IF NECESSARY)

single family home.....1
townhouse, duplex, multiplex..2
apartment.....3
condominium apartment.....4
other.....5
doesn't matter to me.....6

If it meant you could get into a home faster or with less cost, would you be willing to accept a townhouse or multiplex unit?

would accept.....1
would not accept...2
not sure, depends..3
REFUSED.....4

How many bedrooms would you like to have in that home?

ENTER NUMBER

____

What is the smallest number of bedrooms you could live with?

ENTER NUMBER

____

How many bathrooms would you like to have?

ENTER NUMBER

____

What is the smallest number of bathrooms you could live with?

ENTER NUMBER

____

If you had your choice, in which area of Hawaii would you like to live?

_____

_____

What would be your second choice?

_____

_____

[IF THE ANSWER TO QUESTION 10 IS 1, THEN SKIP TO QUESTION 48]

Do you or any member of your "Homestead Family" own any real estate?

yes.....1
no.....2
not sure..3

refused...4

[IF THE ANSWER TO QUESTION 10 IS 2-5, THEN SKIP TO QUESTION 49]

Do you or any member of your "Homestead Family" own any real estate other than the home you live in now?

yes.....1
no.....2
not sure.....3
REFUSED.....4
we don't own this home..5

About how much does your "Homestead Family" have in savings right now? Would you say it was ...

none.....1
less than $5,000....2
$5,000 to $24,999...3
$25,000 to $49,999..4
$50,000 or more.....5
not sure.....6
REFUSED.....7

If you were to finance a home in the next four years, about how much do you think you would have as a down payment?

none.....1
less than $5,000....2
$5,000 to $14,999...3
$15,000 to $24,999..4
$25,000 to $39,999..5
$40,000 to $59,999..6
$60,000 or more.....7
DON'T KNOW.....8
REFUSED.....9

If you were to build or buy a home in the next four years, about how much do you think you could afford to pay each month for your mortgage?

less than $200....1
$200 to $499.....2
$500 to $799.....3
$800 to $1,099....4
$1,100 to $1,399..5
$1,400 to $1,999..6
$2,000 or more....7
DON'T KNOW.....8
REFUSED.....9

Do you have access to any special financing like VA, or Farmer's Home Loan, or government employee loans?

yes.....1
no.....2
not sure..3
REFUSED...4

OK, Now I'd like to ask your opinion about the way awards are granted right now. Do you think DHHL should concentrate only on land awards for applicants, or do you think they should be involved in creating other kinds of housing opportunities for Hawaiians?

stick to awarding land.....1
attend to all housing needs..2
not sure.....3
REFUSED.....4

Do you think DHHL should use some Home Lands to generate money for infrastructure and loans -- or do you think they should use all the land for lease awards and let people finance their own homes?

use some to generate funds..1
use all land for awards.....2
not sure.....3
REFUSED.....4

Right now, homestead awards are mostly single family houses. Do you think that DHHL should offer some less expensive, multi-family units, or stick to producing single family houses?

offer some multifamily..1
single family only.....2
doesn't matter.....3
REFUSED.....4

Do you think DHHL should build some affordable rental housing for kupuna, or stick to giving out land awards?

build kupuna housing..1
stick to land awards..2
doesn't matter.....3
refused.....4

Is there anyone in your "Homestead Family" who would be interested in living in a kupuna housing unit?

yes.....1
no.....2
not certain..3
refused.....4

Do you think homesteaders should help pay the cost of infrastructure (roads, sewers, etc.), or do you think all awards should have the infrastructure paid by the Department?

should help pay.....1
DHHL should pay all..2
not sure.....3
REFUSED.....4

[IF THE ANSWER TO QUESTION 58 IS NOT 1, THEN SKIP TO QUESTION 61]

Would you be willing and able to share the cost of infrastructure?

yes, willing and able..1
willing, but not able..2
not willing.....3
DON'T KNOW.....4
REFUSED.....5

Awards can be made faster if Homesteaders don't have to comply with county building codes. It might be harder to get mortgages or insurance on below-code homes, however. Do you think Hawaiian Homesteads should be exempt from building codes, or should they follow the same codes as other homes?

should be exempt.....1
follow same building codes..2
not sure.....3
REFUSED.....4

Now I'd like to get your opinion on the kind of service that people get from DHHL. Grade them like in school, using A, B, C, D, or F. What grade would you give to DHHL for the friendliness of it's employees?

A.....1
B.....2
C.....3
D.....4
F.....5
DON'T KNOW/REFUSED..6

What grade would you give to DHHL for the knowledge of their employees -- their ability to answer your questions when you call?

A.....1
B.....2
C.....3
D.....4
F.....5
DON'T KNOW/REFUSED..6

What grade would you give them for their ability to get the job done -- to get lands into the hands of the people?

A.....1
B.....2
C.....3
D.....4
F.....5
DON'T KNOW/REFUSED..6

In terms of overall quality of service to Native Hawaiians, what grade would you give to the following agencies? (ENTER: A = 1; B = 2; C = 3; D = 4; F = 5; 6 = DON'T KNOW/REFUSED)

[READ ANSWERS IN RANDOM ORDER, EXCEPT THE LAST 0]

ALU LIKE
The Office of Hawaiian Affairs
Department of Hawaiian Home Lands
Kamehameha Schools Bishop Estate

[ASK QUESTIONS 65 TO 68 IN RANDOM ORDER]

Which agency, if any, do you think is the best example of an agency that is truly of service to the Native Hawaiians?
(DO NOT READ LIST)

ALU LIKE	1
The Office of Hawaii an Affairs	2
Department of Hawaii an Home Lands	3
Kamehameha Schools	4
Bishop Estate	5
Ka Lahui	6
Other	7
no agency has done much for Hawaiians	8
they all (or most) do pretty well	9
DON'T KNOW/CAN'T CHOOSE	10
REFUSED	11

OK, now I have a few final questions for statistical purposes. Is anyone in your household a veteran?

yes	1
no	2
not sure	3
REFUSED	4

Gender (RECORD DO NOT ASK)

Male	1
Female	2

Thank you for taking the time to answer my questions.

ENTER "1" TO END..1

Lessee Phone Survey Instrment

PROJECT #3410 - LESSEE SURVEY - JUNE 1995

Q.1 PHONE NUMBER AND NAME

_____

_____

Q.2 Hello, I'm _____ with SMS Research, a Hawaii research company. We are doing a survey for the Department of Hawaiian Home Lands to find out how homesteaders feel about issues that affect them.
May I speak to &&?
** IF RESPONDENT IS AVAILABLE, THEN ENTER [1] TO CONTINUE **
** IF THERE IS NO DHHL LESSEE AT THIS NUMBER ENTER [2] **
** IF RESPONDENT IS NOT AVAILABLE, TERMINATE **
* REMEMBER TO TERMINATE SURVEY, HIT TAB KEY, AND GO TO Q1. HIT [ESCAPE KEY] THEN ENTER APPROPRIATE RESULT CODE *

CONTINUE..... 1
NO DHHL LESSEE AT THIS PHONE NUMBER.. 2

[IF THE ANSWER TO QUESTION 2 IS 1, THEN SKIP TO QUESTION 9]

Q.3 Do you know where I can reach &&?

If yes, take down information..1
Never heard of him/her.....2
Don't know where he/she is.....3
Don't want to tell you.....4

[IF THE ANSWER TO QUESTION 3 IS 2 OR 3 OR 4, THEN SKIP TO QUESTION 5]

Q.4 (ENTER PHONE NUMBER HERE)

_____
[IF THE ANSWER TO QUESTION 3 IS 1, THEN SKIP TO QUESTION 82]

Q.5 Let me see if I have the right number here, I'm trying to reach

&& who is a Hawaiian Homesteader.
Is this a homestead number?
* REMEMBER TO TERMINATE SURVEY, HIT TAB KEY, AND GO TO Q1.
HIT [ESCAPE KEY] THEN ENTER APPROPRIATE RESULT CODE *

yes (CONTINUE).....1
no (TERMINATE).....2
not sure or refused (TERMINATE)..3

Q.6 Who has the Homestead Lease?
* REMEMBER TO TERMINATE HIT [TAB KEY] AND GO TO Q1. THEN HIT [ESCAPE KEY] AND ENTER APPROPRIATE RESULT CODE *

Named Respondent (CONTINUE)..... 1
Other, Don't Know (THANK & TERMINATE).. 2

Q.7 Are you renting this property from &&?
(AFTER GETTING ANSWER THANK RESPONDENT AND END SURVEY. THEN ANSWER THE NEXT QUESTION.)

yes.....1
no renting from someone else....2
live here without rent payment..3
refused.....4

Q.8 (FOR INTERVIEWER:) How come && was not available at this number?

_____

_____

_____

[IF THE ANSWER TO QUESTION 7 IS 1-4, THEN SKIP TO QUESTION 82]

Q.9 Which island do you live on?

Hawaii..... 1
Oahu..... 2
Maui..... 3
Molokai..... 4
Lanai..... 5
Kauai..... 6
live outside the State of Hawaii.. 7

Q.10 What kind of Homestead Lease Award are you signed up for -- residential, agricultural, or pastoral?
(PROBE) Any others? (ASK FOR BEST GUESS IF NECESSARY)

residential.....1
agricultural.....2
pastoral.....3
residential & agricultural.....4
residential & pastoral.....5
agricultural & pastoral.....6
all three (res, ag, pastoral)..7

[IF THE ANSWER TO QUESTION 10 IS 1, THEN SKIP TO QUESTION 14]

Q.11 Do you grow any crops or raise any animals on the land right now?

yes.....1
no.....2
DON'T KNOW/REFUSED..3

[IF THE ANSWER TO QUESTION 11 IS 2 OR 3, THEN SKIP TO QUESTION 13]

Q.12 What kind of crops or livestock do you raise?

_____

_____

[IF THE ANSWER TO QUESTION 11 IS 1, THEN SKIP TO QUESTION 14]

Q.13 Why are you not using the land for agriculture or ranching right now?

land can't be occupied/used..... 1
accelerated grant..... 2
can't afford it..... 3
not ready to move..... 4
will leave it to my kids..... 5
someone else is farming/ranching.. 6
other..... 7
don't know, no answer..... 8
refused..... 9

Q.14 Is there a house on the land you were awarded?

yes.....1
no.....2
refused..3

[IF THE ANSWER TO QUESTION 14 IS 2 OR 3, THEN SKIP TO QUESTION 19]

Q.15 Do you live on the land you were awarded?

yes.....1
no.....2
don't know/refused..3

[IF THE ANSWER TO QUESTION 15 IS 2 OR 3, THEN SKIP TO QUESTION 17]
[IF THE ANSWER TO QUESTION 15 IS 1, THEN SKIP TO QUESTION 24]
[IF THE ANSWER TO QUESTION 10 IS 1 OR 2 OR 3, THEN SKIP TO QUESTION 24]

Q.16 Which piece of land do you live on now ... the agriculture, residential or pastoral land?

residential.....1
agricultural.....2
pastoral.....3
homes on more than one..4
refused.....5

[IF THE ANSWER TO QUESTION 16 IS 1-5, THEN SKIP TO QUESTION 24]

Q.17 Why are you not living on the land you were awarded? (THIS QUESTION ACCEPTS 3 ANSWERS)

```
can't afford it.......................... 1
land can't be occupied or used........... 2
there's no house on the land............. 3
it was an accelerated grant.............. 4
it's agricultural, I just farm it........ 5
it's agricultural, I just raise animals.. 6
someone else is living there............. 7
I rent it to others...................... 8
not ready to move yet.................... 9
want to give it to kids.................. 10
other.................................... 11
don't know............................... 12
REFUSED.................................. 13
```

[IF THE ANSWER TO QUESTION 17 IS 7 OR 8, THEN SKIP TO QUESTION 66]
[IF THE ANSWER TO QUESTION 17 IS 1-6 OR 9 OR 10 OR 12-13, THEN SKIP TO QUESTION

Q.18 (ENTER OTHER RESPONSE HERE)

_____

_____

[IF THE ANSWER TO QUESTION 17 IS 11, THEN SKIP TO QUESTION 32]

Q.19 Why is it that you haven't put a house on the land?

can't afford it..... 1
land can't be occupied..... 2
it was an accelerated grant..... 3
it's agricultural, I just farm it.... 4
it's pastoral, I just raise animals.. 5
not ready to move yet..... 6
going to give it to kids..... 7
other..... 8
REFUSED..... 9

[IF THE ANSWER TO QUESTION 19 IS NOT 8, THEN SKIP TO QUESTION 21]

Q.20 (ENTER OTHER RESPONSE HERE)

_____

_____

Q.21 Do you ever intend to build a house on the land and live there?

yes.....1
no.....2
not sure.....3
DON'T KNOW/REFUSED..4

[IF THE ANSWER TO QUESTION 21 IS 1, THEN SKIP TO QUESTION 32]

Q.22 What do you intend to do with the land?

give it to my kids.....1
give it back to DHHL.....2
farm or ranch it later on..3
just hold on to it.....4
other.....5
don't know.....6
REFUSED.....7

[IF THE ANSWER TO QUESTION 22 IS 1-4 OR 6 OR 7, THEN SKIP TO QUESTION 66]

Q.23 (ENTER OTHER RESPONSE HERE)

_____ _____

[IF THE ANSWER TO QUESTION 22 IS 5, THEN SKIP TO QUESTION 66]

Q.24 Who built the house you live in--DHHL or someone else?

DHHL (it was already there).....1
the former owner.....2
me, my family, my builder, etc...3
someone else.....4
DON'T KNOW.....5
REFUSED.....6

Q.25 Do you have a mortgage on the house now?

yes.....1
no.....2
DON'T KNOW..3
REFUSED.....4

Q.26 Since you moved in, have you added any rooms to the house?

yes.....1
no.....2
REFUSED..3

Q.27 Have you added any other improvements to the house or land?

yes.....1
no.....2
REFUSED..3

Q.28 OK, I want to ask you how satisfied you are with where you live right now. Let's start with the size for your home. Is it about the right size, or do you need a larger or smaller unit?

need larger unit.....1
about the right size..2
need smaller unit.....3
CAN'T SAY/REFUSED.....4

Q.29 What about the condition of your house? Would you say it's in really good shape, just average, or needs a little fixing up?

good shape.....1
about average.....2
needs fixing up.....3
NO OPINION/REFUSED..4

Q.30 And what about your neighborhood. Would you say it's a great place to live, about like any neighborhood, or not a good place to live?

great place to live.....1
like any other neighborhood..2
not a good place to live.....3
DON'T KNOW/REFUSED.....4

Q.31 Everything considered, if you had the chance, would you move away from your homestead land and live somewhere else, or would you like to stay where you are?

Would move away..1
would stay.....2
not sure.....3
refused.....4

[IF THE ANSWER TO QUESTION 31 IS 1-4, THEN SKIP TO QUESTION 35]

Q.32 OK, I'd like to ask about the place where you live now. Do you own or rent the home you live in?

own.....1
rent.....2
sharing with others, no rent..3
occupy without cash rent.....4
DON'T KNOW/REFUSED.....5

Q.33 What kind of home do you live in now? Is it ... (READ LIST)

a single family house.....1
townhouse, duplex, multiplex..2
apartment.....3
condominium apartment.....4
other.....5
DON'T KNOW/REFUSED.....6

Q.34 How many rooms are there in your home? (IF NECESSARY READ:) "Include living room, dining room, kitchen, bedrooms, bathrooms, family rooms, but not lanai's, utility or storage rooms, closets, etc."

No. of rooms in your home ____
How many bedrooms are there?____
How many bathrooms are there?
____

Q.35 In this survey, we define a "Homestead Family" as ALL the people who have moved or will move with you to your homestead. How many people, including yourself -- are part of your "Homestead Family"?

ENTER NUMBER
____

Q.36 How many of those are children under the age of 18?

ENTER NUMBER
____

Q.37 How many adults in the "Homestead Family" are employed right now?

ENTER NUMBER ____

[IF THE ANSWER TO QUESTION 31 IS 1-4, THEN SKIP TO QUESTION 49]

Q.38 Now think about the house you would like to have on your Homestead land. What kind of house would you like to have? (READ IF NECESSARY)

single family home.....1
townhouse, duplex, multiplex..2
apartment.....3
condominium apartment.....4
other.....5
doesn't matter to me.....6

Q.39 If it meant you could get into a home faster or with less cost, would you be willing to accept a townhouse or multiplex unit?

would accept.....1
would not accept...2
not sure, depends..3
REFUSED.....4

Q.40 How many bedrooms would you like to have in that home?

ENTER NUMBER
____

Q.41 What is the smallest number of bedrooms you could live with?

ENTER NUMBER
____

Q.42 How many bathrooms would you like to have?

ENTER NUMBER
____

Q.43 What is the smallest number of bathrooms you could live with?

ENTER NUMBER
____

Q.44 Do you or any member of your "Homestead Family" own any real estate other than your current home or your Homestead award?

yes.....1
no.....2
not sure..3
refused...4

Q.45 About how much does your "Homestead Family" have in savings right now? Would you say it was ...

none.....1
less than $5,000....2
$5,000 to $24,999...3
$25,000 to $49,999..4
$50,000 or more.....5
not sure.....6
REFUSED.....7

Q.46 If you were to finance a home in the next four years, about how much do you think you would have as a down payment?

none.....1
less than $5,000....2
$5,000 to $14,999...3
$15,000 to $24,999..4
$25,000 to $39,999..5
$40,000 to $59,999..6
$60,000 or more.....7
DON'T KNOW.....8
REFUSED.....9

Q.47 If you were to build or buy a home in the next four years, about how much do you think you could afford to pay each month for your mortgage?

less than $200....1
$200 to $499.....2
$500 to $799.....3
$800 to $1,099....4
$1,100 to $1,399..5
$1,400 to $1,999..6
$2,000 or more....7
DON'T KNOW.....8
REFUSED.....9

Q.48 Do you have access to any special financing like VA, or Farmer's Home Loan, or government employee loans?

yes.....1
no.....2
not sure..3
REFUSED...4

[IF THE ANSWER TO QUESTION 9 IS NOT 1, THEN SKIP TO QUESTION 57]
[IF THE ANSWER TO QUESTION 35 IS NOT 1, THEN SKIP TO QUESTION 50]

Q.49 (BIG ISLAND - HUD INCOME LEVEL - HOMESTEAD FAMILY && person hsld) In 1994, was the total income of all the people in your "Homestead Family", before taxes, above or below $24,800? (1 PERSON HSLD)

above.....1
below.....2
DON'T KNOW..3

[IF THE ANSWER TO QUESTION 35 IS NOT 2, THEN SKIP TO QUESTION 57]

Q.50 (BIG ISLAND - HUD INCOME LEVEL - HOMESTEAD FAMILY && person hsld) In 1994, was the total income of all the people in your "Homestead family", before taxes, above or below $28,350? (2 PERSON HSLD)

above.....1
below.....2
DON'T KNOW..3

[IF THE ANSWER TO QUESTION 35 IS NOT 3, THEN SKIP TO QUESTION 52]

FOR THE NEXT 14 QUESTIONS, HOUSEHOLD INCOME IN RELATION TO HUD GUIDELINES ARE ASKED IN A SIMILAR MANNER:

BIG ISLAND (HAWAII COUNTY):

3 PERSON HOUSEHOLD: 31,900
4 PERSON HOUSEHOLD: 35,450
5 PERSON HOUSEHOLD: 38,250
6 PERSON HOUSEHOLD: 41,100
7 PERSON HOUSEHOLD: 43,950
8 PERSONS OR MORE: 46,800

HONOLULU, KAUAI, MAUI COUNTIES:

1 PERSON HOUSEHOLD: 28,150
2 PERSON HOUSEHOLD: 32,150
3 PERSON HOUSEHOLD: 36,200
4 PERSON HOUSEHOLD: 40,200
5 PERSON HOUSEHOLD: 43,400
6 PERSON HOUSEHOLD: 46,650
7 PERSON HOUSEHOLD: 49,850
8 PERSONS OR MORE: 53,050

Q.65 And what was the total income of all the adult members of your "Homestead Family", before taxes, in 1994? (READ LIST)

less than $10,000... 1
$10,000 to $19,999.. 2
$20,000 to $29,999.. 3
$30,000 to $39,999.. 4
$40,000 to $49,999.. 5
$50,000 to $59,999.. 6
$60,000 to $74,999.. 7
$75,000 to $99,999.. 8
$100,000 or more.... 9
DON'T KNOW/REFUSED.. 0

Q.66 OK, Now I'd like to ask your opinion about the way awards are granted right now. Do you think DHHL should concentrate only on land awards for applicants, or do you think they should be involved in creating other kinds of housing opportunities for Hawaiians?

stick to awarding land.....1
attend to all housing needs..2
not sure.....3
REFUSED.....4

Q.67 Do you think DHHL should use some Home Lands to generate money for infrastructure and loans -- or do you think they should use all the land for lease awards and let people finance their own homes?

use some to generate funds..1
use all land for awards.....2
not sure.....3
REFUSED.....4

Q.68 Right now, homestead awards are mostly single family houses. Do you think that DHHL should offer some less expensive, multi-family units, or stick to producing single family houses?

offer some multifamily..1
single family only.....2
doesn't matter.....3
REFUSED.....4

Q.69 Do you think DHHL should build some affordable rental housing for kupuna, or stick to giving out land awards?

build kupuna housing..1
stick to land awards..2
doesn't matter.....3
refused.....4

Q.70 Is there anyone in your "Homestead Family" who would be interested in living in a kupuna housing unit?

yes.....1
no.....2
not certain..3
refused.....4

Q.71 Do you think homesteaders should help pay the cost of infrastructure (roads, sewers, etc.), or do you think all awards should have the infrastructure paid by the Department?

should help pay.....1
DHHL should pay all..2
not sure.....3
REFUSED.....4

Q.72 Awards can be made faster if Homesteaders don't have to comply with county building codes. It might be harder to get mortgages or insurance on below-code homes, however. Do you think Hawaiian Homesteads should be exempt from building codes, or should they follow the same codes as other homes?

should be exempt.....1
follow same building codes..2
not sure.....3
REFUSED.....4

Q.73 Now I'd like to get your opinion on the kind of service that people get from DHHL. Grade them like in school, using A, B, C, D, or F. What grade would you give to DHHL for the friendliness of it's employees?

A.....1
B.....2
C.....3
D.....4
F.....5
DON'T KNOW/REFUSED..6

Q.74 What grade would you give to DHHL for the knowledge of their employees--their ability to answer your questions when you call?

A.....1
B.....2
C.....3
D.....4

F.....5
DON'T KNOW/REFUSED..6

Q.75 What grade would you give them for their ability to get the job done--to get lands into the hands of the people?

A.....1
B.....2
C.....3
D.....4
F.....5
DON'T KNOW/REFUSED..6

Q.76 In terms of overall quality of service to Native Hawaiians, what grade would you give to the following agencies? (ENTER: A = 1; B = 2; C = 3; D = 4; F = 5; 6 = DON'T KNOW/REFUSED)

[READ ANSWERS IN RANDOM ORDER, EXCEPT THE LAST 0]

ALU LIKE
The Office of Hawaiian Affairs ___
Department of Hawaiian Home Lands ___
Kamehameha Schools Bishop Estate ___

Q.77 Which agency, if any, do you think is the best example of an agency that is truly of service to the Native Hawaiians? (DO NOT READ LIST)

ALU LIKE..... 1
The Office of Hawaii an Affairs..... 2
Department of Hawaii an Home Lands..... 3
Kamehameha Schools..... 4
Bishop Estate..... 5
Ka Lahui..... 6
Other..... 7
no agency has done much for Hawaiians.. 8
they all (or most) do pretty well..... 9
DON'T KNOW/CAN'T CHOOSE..... 10
REFUSED..... 11

Q.78 What is it like to have DHHL as your landlord? Do they do a really good job, just an average job, or a poor job?

good job.....1
average job..2
poor job.....3
don't know...4
refused.....5

[IF THE ANSWER TO QUESTION 78 IS NOT 3, THEN SKIP TO QUESTION 80]

Q.79 If poor, why do you say that?

_____

_____

_____

Q.80 OK, now I have a few final questions for statistical purposes. Is anyone in your household a veteran?

yes.....1
no.....2
not sure..3
REFUSED...4

Q.81 Gender (RECORD DO NOT ASK)

Male....1
Female..2

Q.82 Thank you for taking the time to answer my questions.

ENTER "1" TO END..1

Tables A

Mail Survey Tabulations

Table A-1
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1995
Demographic Characteristics of Respondents (Weighted)

	TYPE OF BENEFICIARY						Table Total	
	Applicant		Lessee		both			
Table Total	12999	100.0%	4148	100.0%	1125	100.0%	18272	100.0%
LEASE								
residential			3493	84.2%	795	70.7%	4288	23.5%
agriculture			414	10.0%	224	19.9%	638	3.5%
pastoral			159	3.8%	56	5.0%	215	1.2%
res & ag			72	1.7%	41	3.6%	113	.6%
res & pastoral			7	.2%	1	.0%	8	.0%
ag & pastoral			0	.0%	3	.3%	3	.0%
all three			3	.1%	6	.5%	9	.0%
none	12999	100.0%					12999	71.1%
TYPE OF APPLICANT*								
residential	3181	24.5%			94	8.3%	3275	17.9%
agriculture	1084	8.3%			104	9.2%	1187	6.5%
pastoral	246	1.9%			18	1.6%	264	1.4%
res & ag	6655	51.2%			652	58.0%	7307	40.0%
res & pastoral	1053	8.1%			166	14.7%	1218	6.7%
ag & pastoral	158	1.2%			31	2.7%	189	1.0%
all three	421	3.2%			60	5.4%	481	2.6%
none	202	1.6%	4148	100.0%			4350	23.8%
MARITAL STATUS								
single never married	1618	12.4%	237	5.7%	140	12.4%	1994	10.9%
married, with spouse	8734	67.2%	2731	65.8%	779	69.2%	12243	67.0%
divorced or separated	1611	12.4%	442	10.7%	141	12.5%	2193	12.0%
widowed	684	5.3%	684	16.5%	61	5.5%	1429	7.8%
no data	352	2.7%	55	1.3%	5	.4%	412	2.3%
EMPLOYMENT: APPLICANT								
employed, 35+ hours	7080	54.5%	1961	47.3%	628	55.8%	9668	52.9%
employed, -35 hours	1289	9.9%	284	6.8%	87	7.7%	1659	9.1%
unemployed, looking	847	6.5%	174	4.2%	78	6.9%	1098	6.0%
unemployed, not look	231	1.8%	56	1.4%	19	1.7%	306	1.7%
retired	1830	14.1%	1131	27.3%	196	17.5%	3157	17.3%
homemaker	1208	9.3%	418	10.1%	67	6.0%	1693	9.3%
no data	514	4.0%	125	3.0%	51	4.5%	690	3.8%
EMPLOYMENT: SPOUSE								
employed, 35+ hours	4885	37.6%	1284	30.9%	481	42.8%	6650	36.4%
employed, -35 hours	799	6.1%	277	6.7%	60	5.3%	1136	6.2%
unemployed, looking for work	387	3.0%	82	2.0%	42	3.7%	511	2.8%
unemployed not looking	164	1.3%	57	1.4%	13	1.1%	235	1.3%
retired	1498	11.5%	779	18.8%	121	10.7%	2398	13.1%
homemaker	853	6.6%	310	7.5%	62	5.6%	1225	6.7%
no spouse	3739	28.8%	1278	30.8%	320	28.5%	5337	29.2%
no data	673	5.2%	81	2.0%	25	2.2%	779	4.3%
BLOOD QUANTUM								
less than 25 percent	124	1.0%	48	1.2%	15	1.3%	187	1.0%
25 to 49 percent	211	1.6%	110	2.6%	14	1.2%	334	1.8%
50 to 74 percent	7039	54.2%	1934	46.6%	517	45.9%	9490	51.9%
75 to 100 percent	5171	39.8%	1934	46.6%	568	50.5%	7672	42.0%
no response	454	3.5%	122	2.9%	12	1.0%	588	3.2%
BLOOD QUANTUM: SPOUSE								
less than 25 percent	3870	29.8%	999	24.1%	394	35.0%	5262	28.8%
25 to 49 percent	1414	10.9%	434	10.5%	124	11.0%	1972	10.8%
50 to 74 percent	1618	12.4%	611	14.7%	88	7.8%	2316	12.7%
75 to 100 percent	877	6.7%	487	11.7%	114	10.2%	1479	8.1%
no response	5221	40.2%	1617	39.0%	405	36.0%	7243	39.6%

Based on 6,134 cases.
Asterisks (*) indicate questions where difference in responses is statistically significant between the beneficiary types.

Table 4.1
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1992
Demographic Characteristics of Respondents (Weighted)

	Type of Beneficiary						Table Total	
	Agriculture		Lessee		Both			
Table Total	1299	100.0%	4142	100.0%	112	100.0%	18277	100.0%
AGE OF RESPONDENT								
Under 18	-	.0%	4	.1%			6	.0%
18 to 24	77	2.8%	19	.4%	17	1.3%	409	2.2%
25 to 34	220	16.9%	207	5.0%	13	11.6%	2640	15.9%
35 to 44	349	26.4%	469	20.3%	37	33.0%	4091	26.8%
45 to 54	307	23.1%	903	21.8%	27	24.1%	4310	23.0%
55 to 64	213	16.3%	1064	25.4%	19	17.6%	3377	18.5%
65 to 74	114	8.8%	819	19.9%	8	7.2%	2045	11.2%
75 to 84	15	1.2%	234	5.6%	10	.9%	307	1.7%
85 or older	27	.2%	31	.9%			61	.3%
No response	26	2.1%	49	1.2%	1	1.2%	332	1.8%
PERSON IN HOUSEHOLD								
One	72	5.5%	193	4.6%	4	7.4%	990	5.4%
Two	250	19.2%	810	19.3%	17	15.6%	3489	19.1%
Three	214	16.5%	662	16.0%	21	18.8%	3019	16.5%
Four	249	19.2%	834	19.9%	29	26.5%	3624	19.8%
Five	198	15.3%	597	14.4%	14	13.2%	2728	14.9%
Six	113	8.6%	418	10.1%	11	9.9%	1664	9.1%
Seven to nine	135	10.4%	417	10.0%	12	11.3%	1855	10.2%
Ten to twelve	22	1.7%	93	2.2%	3	2.9%	349	1.9%
Thirteen or more	11	.9%	7	.1%	4	4.1%	209	1.1%
No response	31	2.3%	9	.1%		.0%	359	2.0%
CHILDREN UNDER 1								
None	461	35.9%	1664	39.9%	42	37.3%	6731	36.9%
One	231	18.3%	829	19.8%	23	18.1%	4409	18.6%
Two	272	21.0%	704	17.0%	24	20.8%	3662	20.1%
Three	151	11.6%	488	11.6%	15	10.2%	2105	11.5%
Four	76	5.8%	209	5.0%	7	5.0%	1046	5.7%
Five	30	2.3%	46	2.0%	3	2.6%	414	2.3%
Six	13	1.0%	17	.1%	1	1.0%	187	1.0%
Seven to nine	12	.9%	23	.6%	1	1.1%	156	.9%
Ten to twelve	3	.2%	10	.3%			31	.2%
Thirteen or more			8	.2%			8	.0%
No response	38	3.0%	107	2.6%	3	1.9%	519	2.8%
RESPONDENT'S POSTAL CODE*								
Honolulu	197	15.2%	424	10.2%	13	11.7%	2531	13.8%
Central Oahu	120	9.2%	77	1.9%	6	5.9%	1425	7.8%
Leeward Oahu	179	13.8%	1060	25.7%	14	13.7%	3013	16.5%
North Shore	11	.9%	12	.3%	6	.7%	134	.7%
Windward Oahu	196	15.1%	716	17.3%	12	11.1%	2809	15.4%
Big Island	223	17.3%	995	24.9%	27	26.1%	3455	18.9%
Maui	88	6.8%	282	6.8%	8	7.3%	1240	6.8%
Molokai	26	2.0%	508	7.4%	9	8.0%	657	3.6%
Lanai	4	.1%					44	.1%
Kauai	76	5.9%	244	5.9%	10	9.6%	1118	6.1%
Mainland	120	9.3%	76	1.8%	4	3.7%	1324	7.2%
Foreign	2	.2%					21	.1%
No response	48	3.7%	33	.8%	2	1.3%	607	3.3%
RESPONDENT'S COUNTY*								
Oahu	720	54.4%	2294	54.4%	49	44.1%	9997	54.7%
Kauai	339	26.1%	994	24.0%	37	26.1%	3561	19.5%
Maui	134	9.3%	594	14.2%	15	16.5%	2019	11.0%
Kauai	76	5.9%	244	5.9%	10	9.6%	1118	6.1%
Mainland	120	9.3%	76	1.8%	4	3.7%	1324	7.2%
Foreign	2	.2%					21	.1%
No response	20	1.6%	33	.8%		1%	235	1.3%

Base of 4.1% case.
Asterisk (*) indicates question where difference in responses is statistically significant between the beneficiary types.

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[illegible]								
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[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

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Table A-4
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1995
Evaluation Date (Weighted)

	TYPE OF BENEFICIARY						Table Total	
	Applicant		Lessee		both			
Table Total	12999	100.0%	4148	100.0%	1125	100.0%	18272	100.0%
CONTACTED BY DHHL*								
none	5689	43.8%	883	21.3%	193	17.2%	6765	37.0%
once	2253	17.3%	427	10.3%	173	15.4%	2853	15.6%
two to five	2506	19.3%	1201	28.9%	387	34.4%	4094	22.4%
six to ten	309	2.4%	337	8.1%	89	8.0%	735	4.0%
11 to 25 times	127	1.0%	109	2.6%	51	4.5%	287	1.6%
26 to 50 times	27	.2%	26	.6%			53	.3%
51 to 100 times	10	.1%	15	.4%	13	1.2%	38	.2%
more than 100 times			4	.1%	4	.3%	8	.0%
no response	2079	16.0%	1146	27.6%	214	19.0%	3439	18.8%
CHANGED CLASSIFICATION*								
none	7754	59.6%	2048	49.4%	435	38.7%	10237	56.0%
once	1355	10.4%	225	5.4%	193	17.2%	1772	9.7%
two to five	404	3.1%	140	3.4%	76	6.8%	620	3.4%
six to ten	16	.1%	8	.2%	5	.4%	29	.2%
11 to 25 times	3	.0%					3	.0%
no response	3467	26.7%	1727	41.6%	416	37.0%	5610	30.7%
INQUIRED ABOUT STATUS*								
none	3291	25.3%	1398	33.7%	166	14.8%	4855	26.6%
once	1721	13.2%	233	5.6%	88	7.8%	2043	11.2%
two to five	3926	30.2%	658	15.9%	344	30.5%	4927	27.0%
six to ten	970	7.5%	203	4.9%	136	12.1%	1309	7.2%
11 to 25 times	457	3.5%	82	2.0%	49	4.3%	588	3.2%
26 to 50 times	151	1.2%	12	.3%	12	1.1%	176	1.0%
51 to 100 times	83	.6%	11	.3%	9	.8%	103	.6%
more than 100 times	31	.2%			8	.7%	38	.2%
no response	2368	18.2%	1551	37.4%	314	27.9%	4232	23.2%
CONTACTED DHHL*								
none	3067	23.6%	630	15.2%	75	6.6%	3772	20.6%
once	1711	13.2%	341	8.2%	92	8.1%	2143	11.7%
two to five	4171	32.1%	1287	31.0%	380	33.7%	5838	32.0%
six to ten	1092	8.4%	451	10.9%	184	16.3%	1726	9.4%
11 to 25 times	394	3.0%	267	6.4%	83	7.4%	745	4.1%
26 to 50 times	164	1.3%	55	1.3%	29	2.6%	248	1.4%
51 to 100 times	70	.5%	42	1.0%	28	2.5%	141	.8%
more than 100 times	17	.1%			16	1.4%	33	.2%
no response	2313	17.8%	1073	25.9%	239	21.2%	3625	19.8%
CHANGED ADDRESS*								
none	5723	44.0%	1790	43.1%	365	32.4%	7877	43.1%
once	2388	18.4%	393	9.5%	223	19.9%	3005	16.4%
two to five	1957	15.1%	467	11.3%	222	19.8%	2646	14.5%
six to ten	139	1.1%	28	.7%	4	.3%	172	.9%
11 to 25 times	22	.2%	8	.2%	5	.4%	35	.2%
26 to 50 times	3	.0%					3	.0%
no response	2766	21.3%	1462	35.2%	306	27.2%	4534	24.8%

Based on 6,134 cases.
Asterisks (*) indicate questions where difference in responses is statistically significant between the beneficiary types.

Table A-5
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1995
Evaluation Data Continued (Weighted)

	TYPE OF BENEFICIARY						Table Total	
	Applicant		Lessee		both			
Table Total	12999	100.0%	4148	100.0%	1125	100.0%	18272	100.0%
MADE A COMPLAINT*								
none	8216	63.2%	1802	43.4%	482	42.9%	10501	57.5%
once	543	4.2%	241	5.8%	79	7.0%	862	4.7%
two to five	550	4.2%	440	10.6%	136	12.1%	1126	6.2%
six to ten	133	1.0%	61	1.5%	29	2.6%	224	1.2%
11 to 25 times	52	.4%	18	.4%	20	1.8%	90	.5%
26 to 50 times	28	.2%	13	.3%	7	.6%	47	.3%
51 to 100 times	17	.1%			8	.7%	25	.1%
more than 100 times	3	.0%	17	.4%	3	.2%	23	.1%
no response	3458	26.6%	1556	37.5%	361	32.1%	5375	29.4%
RATING DHHL SERVICE*								
excellent	1766	13.6%	954	23.0%	149	13.2%	2869	15.7%
good	2746	21.1%	1120	27.0%	293	26.1%	4159	22.8%
fair	2927	22.5%	845	20.4%	294	26.1%	4065	22.2%
poor	1307	10.1%	322	7.8%	177	15.7%	1806	9.9%
no opinion	3640	28.0%	689	16.6%	150	13.4%	4480	24.5%
no response	613	4.7%	218	5.3%	62	5.5%	894	4.9%
SHOULD APPLICANTS WHO DEFER AWARDS...*								
be placed at the bottom of the list	6785	52.2%	2301	55.5%	432	38.4%	9517	52.1%
remain in their current position	5624	43.3%	1576	38.0%	658	58.5%	7857	43.0%
no response	591	4.5%	272	6.6%	35	3.1%	898	4.9%
SHOULD LESSEES BE ALLOWED TO...*								
pass awards to kids w/o quantum	9577	73.7%	2966	71.5%	845	75.2%	13388	73.3%
not pass to low quantum kids	3018	23.2%	998	24.1%	254	22.6%	4270	23.4%
no response	405	3.1%	185	4.5%	25	2.3%	615	3.4%

Based on 6,134 cases.
Asterisks (*) indicate questions where difference in responses is statistically significant between the beneficiary types.

Table A-6
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1995
Application Characteristics (Weighted)

	TYPE OF BENEFICIARY						Table Total	
	Applicant		Lessee		both			
Table Total	12999	100.0%	4148	100.0%	1125	100.0%	18272	100.0%
TYPE OF APPLICANT*								
residential	3181	24.5%			94	8.3%	3275	17.9%
agriculture	1084	8.3%			104	9.2%	1187	6.5%
pastoral	246	1.9%			18	1.6%	264	1.4%
res & ag	6655	51.2%			652	58.0%	7307	40.0%
res & pastoral	1053	8.1%			166	14.7%	1218	6.7%
ag & pastoral	158	1.2%			31	2.7%	189	1.0%
all three	421	3.2%			60	5.4%	481	2.6%
none	202	1.6%	4148	100.0%			4350	23.8%
ISLAND*								
Oahu	2219	17.1%			94	8.3%	2313	12.7%
Maui	51	.4%			4	.3%	55	.3%
Hawaii	3890	29.9%			348	31.0%	4238	23.2%
Kauai	1432	11.0%			144	12.8%	1576	8.6%
Molokai	617	4.7%			94	8.4%	711	3.9%
Oahu & Maui	724	5.6%			57	5.1%	780	4.3%
Oahu & Hawaii	1113	8.6%			101	8.9%	1214	6.6%
Oahu & Kauai	284	2.2%			38	3.3%	322	1.8%
Oahu Molokai	197	1.5%			24	2.2%	222	1.2%
Oahu, Maui, Hawaii	80	.6%			18	1.6%	98	.5%
Maui Hawaii	2	.0%					2	.0%
Hawaii Molokai	109	.8%					109	.6%
Hawaii & Kauai	206	1.6%			17	1.5%	223	1.2%
Oahu, Maui, Kauai	24	.2%			3	.2%	26	.1%
Oahu Hawaii Kauai	34	.3%			4	.3%	37	.2%
O M H K	21	.2%					21	.1%
O M H K M	54	.4%			5	.5%	60	.3%
no response	1942	14.9%	4148	100.0%	176	15.6%	6266	34.3%
HOMESTEAD FAMILY SIZE								
one	1156	9.5%			91	9.4%	1247	7.2%
two	2295	18.9%			167	17.1%	2461	14.3%
three	2342	19.3%			172	17.6%	2514	14.6%
four	2658	21.9%			209	21.4%	2867	16.6%
five	1716	14.1%			121	12.4%	1838	10.6%
six	1036	8.5%			103	10.6%	1140	6.6%
seven	476	3.9%			45	4.6%	521	3.0%
eight	218	1.8%			26	2.7%	244	1.4%
nine or more	237	2.0%			41	4.2%	278	1.6%
no response			4148	100.0%			4148	24.0%
OTHER HH APPLICANTS*								
none	8405	64.7%			644	57.3%	9049	49.5%
one	1807	13.9%			161	14.3%	1968	10.8%
two	684	5.3%			75	6.7%	759	4.2%
three	343	2.6%			27	2.4%	370	2.0%
four	182	1.4%			24	2.1%	206	1.1%
five	127	1.0%			10	.9%	137	.8%
six or more	157	1.2%			25	2.2%	182	1.0%
no response	1295	10.0%	4148	100.0%	158	14.0%	5601	30.7%

Based on 6,134 cases.
Asterisks (*) indicate questions where difference in responses is statistically significant between the beneficiary types.

Table A-7
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1995
Characteristics of Preferred Units (Weighted)

	TYPE OF BENEFICIARY						Table Total	
	Applicant		Lessee		both			
Table Total	12999	100.0%	4148	100.0%	1125	100.0%	18272	100.0%
HOMESTEAD ADULTS EMPLOYED*								
none	1303	10.0%			119	10.6%	1422	7.8%
one	3604	27.7%			252	22.4%	3855	21.1%
two	4965	38.2%			451	40.1%	5416	29.6%
three	1353	10.4%			94	8.4%	1447	7.9%
four	596	4.6%			40	3.6%	636	3.5%
five	157	1.2%			14	1.3%	172	.9%
six or more	84	.6%			8	.7%	92	.5%
no response	937	7.2%	4148	100.0%	146	13.0%	5231	28.6%
HOMESTEAD FAMILY ANNUAL INCOME								
less than $10,000	1238	9.5%			126	11.2%	1364	7.5%
$10,000 to $19,999	1808	13.9%			144	12.8%	1952	10.7%
$20,000 to $29,999	2140	16.5%			172	15.3%	2311	12.6%
$30,000 to $39,999	2075	16.0%			159	14.2%	2234	12.2%
$40,000 to $49,999	1699	13.1%			161	14.3%	1860	10.2%
$50,000 to $59,999	1422	10.9%			101	9.0%	1523	8.3%
$60,000 to $79,999	1267	9.7%			86	7.6%	1353	7.4%
$80,000 to $99,999	390	3.0%			32	2.8%	422	2.3%
$100,000 or more	207	1.6%			26	2.4%	234	1.3%
no response	754	5.8%	4148	100.0%	118	10.5%	5020	27.5%
MONTHLY SHELTER PAYMENT*								
less than $300	2207	17.0%			201	17.9%	2408	13.2%
$300 to $499	1874	14.4%			189	16.8%	2063	11.3%
$500 to $699	2028	15.6%			164	14.6%	2192	12.0%
$700 to $999	2327	17.9%			162	14.4%	2489	13.6%
$1,000 to $1,199	944	7.3%			93	8.2%	1036	5.7%
$1,200 to $1,499	1053	8.1%			63	5.6%	1116	6.1%
$1,500 to $1,699	485	3.7%			23	2.1%	509	2.8%
$1,700 or more	775	6.0%			51	4.6%	826	4.5%
no response	1307	10.1%	4148	100.0%	178	15.8%	5633	30.8%
AFFORABLE DOWN PAYMENT*								
less than $2,500	4186	32.2%			418	37.1%	4604	25.2%
$2,500 to $4,999	2069	15.9%			122	10.8%	2191	12.0%
$5,000 to $9,999	2365	18.2%			171	15.2%	2536	13.9%
$10,000 to $ 24,999	1965	15.1%			128	11.3%	2093	11.5%
$25,000 or more	1312	10.1%			128	11.4%	1440	7.9%
no response	1101	8.5%	4148	100.0%	159	14.1%	5408	29.6%
DOWN PAYMENT SOURCE*								
savings	6306	48.5%			492	43.7%	6798	37.2%
gift (parent, others)	1260	9.7%			78	6.9%	1338	7.3%
stocks, RE	517	4.0%			78	7.0%	595	3.3%
combination	921	7.1%			57	5.1%	978	5.4%
other	1179	9.1%			88	7.8%	1267	6.9%
no response	2817	21.7%	4148	100.0%	331	29.5%	7296	39.9%
PREFERRED LAND TYPE*								
unimproved raw land	673	5.2%			62	5.5%	734	4.0%
improved land	3950	30.4%			403	35.8%	4353	23.8%
land with house	5366	41.3%			371	33.0%	5736	31.4%
any land, no house	391	3.0%			28	2.5%	419	2.3%
improved or house	1316	10.1%			87	7.7%	1403	7.7%
any award will do	575	4.4%			30	2.6%	604	3.3%
no response	729	5.6%	4148	100.0%	144	12.8%	5022	27.5%
PREFERRED UNIT TYPE*								
single family home	10850	83.5%			803	71.4%	11653	63.8%
multifamily (not apt.)	411	3.2%			52	4.7%	464	2.5%
apartment	70	.5%			4	.4%	74	.4%
other	540	4.2%			81	7.2%	622	3.4%
SFD or MFD	238	1.8%			17	1.5%	255	1.4%
any type OK	75	.6%			11	1.0%	86	.5%
no response	814	6.3%	4148	100.0%	157	13.9%	5119	28.0%

Table A-8
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1995
Deferment Questions (Weighted)

	TYPE OF BENEFICIARY						Table Total	
	Applicant		Lessee		both			
Table Total	12999	100.0%	4148	100.0%	1125	100.0%	18272	100.0%
TIMES ATTEND LOT SELECTION*								
none	8251	63.5%			229	20.3%	8479	46.4%
one	1552	11.9%			356	31.7%	1908	10.4%
two	697	5.4%			169	15.0%	866	4.7%
three to five	478	3.7%			115	10.2%	592	3.2%
six to ten	85	.7%			27	2.4%	112	.6%
more than ten	27	.2%			7	.6%	34	.2%
no response	1909	14.7%	4148	100.0%	223	19.8%	6281	34.4%
TIMES DEFERRED TO WAIT*								
none	8695	66.9%			525	46.6%	9219	50.5%
one	1116	8.6%			153	13.6%	1270	6.9%
two	265	2.0%			26	2.3%	291	1.6%
three to five	106	.8%			31	2.8%	138	.8%
six to ten	17	.1%			4	.4%	21	.1%
no response	2800	21.5%	4148	100.0%	385	34.2%	7333	40.1%
TIMES DEFERRED, UNQUALIFIED*								
none	9183	70.6%			590	52.4%	9773	53.5%
one	566	4.4%			102	9.1%	668	3.7%
two	52	.4%			10	.9%	61	.3%
three to five	28	.2%					28	.2%
six to ten	10	.1%					10	.1%
more than ten					3	.2%	3	.0%
no response	3160	24.3%	4148	100.0%	420	37.4%	7729	42.3%

Based on 6,134 cases.
Asterisks (*) indicate questions where difference in responses is statistically significant between the beneficiary types.

Table A-9
Department of Hawaiian Home Lands
Beneficiary Mail Survey, 1995
Lessee Questions (Weighted)

	TYPE OF BENEFICIARY						Table Total	
	Applicant		Lessee		both			
Table Total	12999	100.0%	4148	100.0%	1125	100.0%	18272	100.0%
LEASE*								
residential			3493	84.2%	795	70.7%	4288	23.5%
agriculture			414	10.0%	224	19.9%	638	3.5%
pastoral			159	3.8%	56	5.0%	215	1.2%
res & ag			72	1.7%	41	3.6%	113	.6%
res & pastoral			7	.2%	1	.0%	8	.0%
ag & pastoral			0	.0%	3	.3%	3	.0%
all three			3	.1%	6	.5%	9	.0%
none	12999	100.0%					12999	71.1%
CURRENTLY RESIDE ON:*								
residential parcel			3012	72.6%	432	38.4%	3444	18.8%
agricultural parcel			182	4.4%	88	7.8%	270	1.5%
pastoral parcel			44	1.1%	9	.8%	53	.3%
elsewhere			720	17.4%	419	37.3%	1139	6.2%
no response	12999	100.0%	190	4.6%	176	15.7%	13365	73.1%
APPLICANT IN HOUSEHOLD*								
none			2401	57.9%	427	38.0%	2828	15.5%
one			594	14.3%	349	31.0%	943	5.2%
two			331	8.0%	111	9.9%	442	2.4%
three			163	3.9%	63	5.6%	226	1.2%
four			109	2.6%	33	3.0%	142	.8%
five			46	1.1%	9	.8%	55	.3%
six or more			66	1.6%	40	3.5%	106	.6%
no response	12999	100.0%	438	10.6%	93	8.3%	13530	74.0%
OTHER LESSEES IN HOUSEHOLD								
none			3097	74.6%	821	73.0%	3918	21.4%
one			337	8.1%	124	11.0%	461	2.5%
two			130	3.1%	58	5.2%	189	1.0%
three			74	1.8%	17	1.5%	91	.5%
four			32	.8%	14	1.2%	45	.2%
five			19	.5%	5	.4%	24	.1%
six or more			16	.4%	10	.9%	25	.1%
no response	12999	100.0%	444	10.7%	75	6.7%	13518	74.0%
MONTHLY SHELTER PAYMENT*								
less than $300			1233	37.5%	237	25.3%	1471	8.5%
$300 to $499			684	20.8%	181	19.3%	865	5.0%
$500 to $699			540	16.4%	162	17.3%	703	4.1%
$700 to $999			402	12.2%	162	17.3%	564	3.3%
$1,000 to $1,199			159	4.8%	75	8.0%	234	1.4%
$1,200 to $1,499			104	3.2%	53	5.7%	157	.9%
$1,500 to $1,699			74	2.3%	24	2.6%	98	.6%
$1,700 or more			95	2.9%	43	4.6%	138	.8%
no response	12999	100.0%					12999	75.4%
ANNUAL HH INCOME*								
less than $10,000			398	10.4%	127	12.4%	525	2.9%
$10,000 to $19,999			722	18.8%	153	14.9%	875	4.9%
$20,000 to $29,999			791	20.6%	178	17.4%	969	5.4%
$30,000 to $39,999			555	14.4%	173	16.9%	727	4.1%
$40,000 to $49,999			500	13.0%	157	15.4%	658	3.7%
$50,000 to $59,999			424	11.0%	112	11.0%	536	3.0%
$60,000 to $79,999			314	8.2%	70	6.8%	384	2.1%
$80,000 to $99,999			87	2.3%	42	4.1%	129	.7%
$100,000 or more			51	1.3%	12	1.2%	64	.4%
no response	12999	100.0%					12999	72.8%

Based on 6,134 cases.
Asterisks (*) indicate questions where difference in responses is statistically significant between the beneficiary types.

Tables B

Applicant Phone Survey Tabulations

By Island of List

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-1: Application Characteristics

	Island of First Choice										Total Responding:	
	O`ahu		Maui		Hawai`i		Kaua`i		Moloka`i			
COUNTY OF RESIDENCE												
O`ahu	3,989	89%	1,328	53%	1,509	36%	412	33%	186	34%	7,424	57%
Hawai`i	190	4%	65	3%	2,259	54%	82	7%	21	4%	2,616	20%
Maui	52	1%	836	33%	67	2%	14	1%	277	50%	1,245	10%
Kaua`i	38	1%	14	1%	37	1%	663	53%			752	6%
Outside the State	216	5%	266	11%	329	8%	85	7%	67	12%	962	7%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Island of First Choice												
O`ahu	4,484	100%									4,484	100%
Maui			2,508	100%							2,508	100%
Hawai`i					4,201	100%					4,201	100%
Kaua`i							1,256	100%			1,256	100%
Moloka`i									550	100%	550	100%
Island of Second Choice												
O`ahu	641	14%									641	5%
Maui	742	17%	1,229	49%							1,971	15%
Hawai`i	1,213	27%	445	18%	2,963	71%					4,621	36%
Kaua`i	345	8%	162	6%	157	4%	848	68%			1,512	12%
Moloka`i	159	4%	102	4%	120	3%	69	6%	316	58%	766	6%
no second application	1,385	31%	571	23%	960	23%	339	27%	234	42%	3,488	27%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Type of Application 1:												
residential	3,731	83%	876	35%	684	16%	290	23%	114	21%	5,695	44%
agricultural	753	17%	1,491	59%	2,738	65%	890	71%	303	55%	6,175	48%
pastoral			140	6%	780	19%	76	6%	133	24%	1,129	9%
Type of Application 2:												
residential	695	15%	1,426	57%	3,067	73%	847	67%	311	57%	6,345	49%
agricultural	2,237	50%	420	17%	149	4%	70	6%	5	1%	2,881	22%
pastoral	168	4%	91	4%	25	1%					284	2%
no second application	1,385	31%	571	23%	960	23%	339	27%	234	42%	3,488	27%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-2: Demographic Characteristics of Applicants

	Island of First Choice										Total Responding:	
	O`ahu		Maui		Hawai`i		Kaua`i		Moloka`i			
Gender of respondent												
male	1,637	37%	1,072	43%	1,786	43%	456	36%	291	53%	5,243	40%
female	2,847	63%	1,436	57%	2,415	57%	800	64%	259	47%	7,756	60%
AGE												
18 to 24 years	142	3%	76	3%	157	4%	48	4%	17	3%	440	3%
25 to 34 years	745	17%	383	15%	720	17%	200	16%	105	19%	2,153	17%
35 to 44 years	1,159	26%	564	22%	1,162	28%	302	24%	76	14%	3,263	25%
45 to 54 years	1,204	27%	720	29%	1,043	25%	310	25%	144	26%	3,420	26%
55 to 64 years	805	18%	476	19%	633	15%	218	17%	130	24%	2,262	17%
65 to 74 years	369	8%	244	10%	421	10%	152	12%	78	14%	1,264	10%
75 years or older	60	1%	37	1%	66	2%	10	1%			173	1%
no age data in file			8	0%			16	1%			24	0%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Homestead Family Size												
one	176	4%	85	3%	291	7%	31	2%	42	8%	625	5%
two	647	14%	554	22%	786	19%	285	23%	58	10%	2,330	18%
three	767	17%	434	17%	839	20%	196	16%	138	25%	2,372	18%
four	1,032	23%	611	24%	800	19%	261	21%	92	17%	2,795	22%
five	767	17%	367	15%	668	16%	229	18%	106	19%	2,135	16%
six	515	11%	275	11%	377	9%	118	9%	79	14%	1,364	10%
seven	251	6%	112	4%	131	3%	21	2%	5	1%	520	4%
eight or more	249	6%	43	2%	164	4%	71	6%			527	4%
unknown	80	2%	28	1%	146	3%	45	4%	31	6%	330	3%
Number of children under 18 in Homestead Family												
none	1,395	31%	1,042	42%	1,630	39%	435	35%	189	34%	4,690	36%
one	967	22%	459	18%	678	16%	228	18%	75	14%	2,406	19%
two	919	20%	471	19%	823	20%	208	17%	154	28%	2,574	20%
three	669	15%	314	13%	497	12%	217	17%	48	9%	1,745	13%
four	342	8%	160	6%	257	6%	44	4%	47	9%	850	7%
five	157	3%	43	2%	180	4%	86	7%	5	1%	471	4%
number unknown	37	1%	20	1%	137	3%	38	3%	31	6%	263	2%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-3: Demographic Characteristics of Applicants

	Island of First Choice										Total Responding:	
	O'ahu		Maui		Hawai'i		Kaua'i		Moloka'i			
Veteran in the household												
yes	1,657	37%	1,157	46%	1,721	41%	522	42%	201	37%	5,258	40%
no	2,813	63%	1,337	53%	2,448	58%	734	58%	349	63%	7,681	59%
not sure	5	0%	14	1%	9	0%					28	0%
REFUSED	8	0%			23	1%					32	0%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Year First Applied												
before 1970	438	10%	31	1%	76	2%	23	2%	21	4%	589	5%
1970 to 1979	1,168	26%	68	3%	233	6%	95	8%	45	8%	1,609	12%
1980 to 1984	537	12%	72	3%	403	10%	98	8%	43	8%	1,153	9%
1985 to 1989	1,028	23%	1,558	62%	2,210	53%	673	54%	297	54%	5,766	44%
1990 to 1995	1,313	29%	779	31%	1,279	30%	367	29%	144	26%	3,882	30%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Number other household residents on a DHHL waiting list												
none	2,302	51%	1,256	50%	2,254	54%	708	56%	338	61%	6,858	53%
one	1,077	24%	605	24%	1,006	24%	255	20%	108	20%	3,051	23%
two	418	9%	276	11%	385	9%	129	10%	47	9%	1,256	10%
three	227	5%	148	6%	233	6%	56	4%	15	3%	680	5%
four	228	5%	132	5%	187	4%	69	5%	20	4%	637	5%
five	223	5%	91	4%	128	3%	38	3%	21	4%	501	4%
number unknown	8	0%			7	0%					15	0%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-4: Characteristics of Applicant's Current Housing Unit

	Island of First Choice										Total Responding:	
	O`ahu		Maui		Hawai`i		Kaua`i		Moloka`i			
Residence is owned/rented:												
own	1,565	35%	1,388	56%	1,990	49%	585	46%	274	53%	5,802	45%
rent	2,319	52%	821	33%	1,537	38%	487	40%	212	41%	5,377	42%
sharing with others, no rent	376	8%	172	7%	337	8%	98	8%	15	3%	998	8%
occupy without cash rent	169	4%	88	4%	173	4%	41	3%	17	3%	508	4%
DON'T KNOW/REFUSED	25	1%	20	1%	36	1%	7	1%			88	1%
Type of home												
e single family house	3,010	67%	2,084	84%	3,539	87%	1,034	85%	406	78%	10,073	79%
townhouse, duplex, multiplex	687	15%	92	4%	196	5%	62	5%	46	9%	1,084	8%
apartment	626	14%	177	7%	247	6%	70	6%	32	6%	1,154	9%
condominium apartment	126	3%	89	4%	59	1%	41	3%	10	2%	325	3%
other	25	1%	46	2%	32	1%	10	1%	25	5%	138	1%
Number of rooms in the home												
four or fewer	845	19%	367	15%	632	16%	192	16%	69	13%	2,104	16%
five	816	18%	343	14%	490	12%	162	13%	77	15%	1,887	15%
six	707	16%	367	15%	825	20%	255	21%	134	26%	2,288	18%
seven	682	15%	443	18%	659	16%	199	16%	140	27%	2,122	17%
eight	581	13%	459	18%	642	16%	192	16%	32	6%	1,906	15%
nine	428	10%	262	11%	287	7%	76	6%	31	6%	1,083	8%
ten or more	417	9%	247	10%	539	13%	143	12%	37	7%	1,382	11%
Number of bedrooms												
studio	20	0%	37	1%	32	1%	17	1%			106	1%
one bedroom	285	6%	97	4%	233	6%	44	4%	36	7%	695	5%
two bedrooms	1,049	23%	392	16%	736	18%	167	13%	98	18%	2,444	19%
three bedrooms	1,769	39%	1,147	46%	2,008	48%	675	54%	311	57%	5,910	45%
four bedrooms	1,005	22%	577	23%	742	18%	262	21%	53	10%	2,638	20%
five or more	347	8%	236	9%	312	7%	53	4%	20	4%	971	7%
not reported	9	0%	20	1%	137	3%	38	3%	31	6%	235	2%
Number of bathrooms												
one bathroom	2,071	46%	937	37%	1,572	37%	468	37%	253	46%	5,301	41%
two bathrooms	1,960	44%	1,185	47%	1,940	46%	643	51%	203	37%	5,931	46%
three or more	443	10%	367	15%	552	13%	107	9%	63	11%	1,533	12%
number not reported	9	0%	20	1%	137	3%	38	3%	31	6%	235	2%
Total Responding:	4,484	100%	2,506	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-5: Applicants' Expectations of the Award Process

	Island of First Choice										Total Responding:	
	O'ahu		Maui		Hawai'i		Kaua'i		Moloka'i			
Would you accept award without infrastructure?												
yes	1,200	27%	1,108	45%	2,021	50%	560	46%	282	54%	5,171	40%
not sure, depends	1,185	26%	584	23%	934	23%	201	16%	110	21%	3,013	24%
no	2,047	46%	789	32%	1,118	27%	450	37%	127	24%	4,532	35%
refused	43	1%	8	0%			7	1%			57	0%
Would you accept award without house? (with infrastructure)												
yes	2,516	56%	1,188	47%	1,769	42%	575	46%	210	38%	6,258	48%
not sure, depends	474	11%	100	4%	211	5%	48	4%	5	1%	839	6%
no	242	5%	85	3%	72	2%	20	2%	21	4%	447	3%
accept raw land	1,252	28%	1,135	45%	2,149	51%	605	48%	313	57%	5,455	42%
Do you intend to build your own house on the land?												
intend to build a house	1,684	38%	1,063	43%	1,856	46%	565	46%	265	51%	5,433	43%
want house already built	1,821	41%	850	34%	1,136	28%	370	30%	141	27%	4,318	34%
will not build for a while	150	3%	148	6%	357	9%	83	7%	13	3%	752	6%
doesn't matter	551	12%	263	11%	467	11%	148	12%	69	13%	1,498	12%
no response	269	6%	164	7%	257	6%	52	4%	29	6%	772	6%
How long after receiving award before starting to build?												
right away, within a year	1,352	30%	789	31%	1,246	30%	449	36%	224	41%	4,059	31%
within two years	413	9%	283	11%	469	11%	165	13%	67	12%	1,377	11%
next three years	110	2%	95	4%	252	6%	14	1%	6	1%	476	4%
more than four years	48	1%	48	2%	188	4%	10	1%	16	3%	310	2%
my kids will build	17	0%									17	0%
not sure when I'd build	296	7%	111	4%	188	4%	75	6%	21	4%	691	5%
want house already built	2,249	50%	1,182	47%	1,878	45%	543	43%	216	39%	6,068	47%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Why would you wait that long?												
because of finances	39	60%	40	84%	143	76%	10	100%			233	71%
not ready to move yet	17	26%	8	16%	45	24%			16	100%	85	26%
REFUSED	9	14%									9	3%
Total Responding:	66	100%	48	100%	188	100%	10	100%	16	100%	327	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-6: Characteristics of Applicant's Preferred Housing Unit

	Island of First Choice										Total Responding:	
	O'ahu		Maui		Hawai'i		Kaua'i		Moloka'i			
Preferred type of home on land												
single family home	4,169	93%	2,310	93%	3,651	90%	1,113	91%	486	94%	11,730	92%
townhouse, duipex, multiplex	142	3%	86	3%	109	3%	53	4%	17	3%	406	3%
other type (apartment)	63	1%	15	1%	39	1%	7	1%			124	1%
doesn't matter to me	35	1%	29	1%	88	2%	35	3%			186	1%
no response	66	1%	48	2%	188	5%	10	1%	16	3%	327	3%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%
Would you accept and MFD?												
would accept	1,503	34%	699	28%	1,357	33%	434	36%	213	41%	4,206	33%
not sure, depends	553	12%	261	10%	490	12%	93	8%	45	9%	1,442	11%
would not accept	2,369	53%	1,499	60%	2,218	54%	677	56%	250	48%	7,013	55%
no response	49	1%	29	1%	9	0%	14	1%	10	2%	111	1%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%
Preferred number of bedrooms												
one bedroom	8	0%	8	0%	43	1%	28	2%			86	1%
two bedrooms	380	8%	247	10%	487	12%	62	5%	48	9%	1,224	10%
three bedrooms	1,738	39%	1,223	49%	2,166	53%	698	57%	279	54%	6,104	48%
four bedrooms	1,829	41%	771	31%	1,055	26%	331	27%	161	31%	4,146	32%
five or more	511	11%	232	9%	313	8%	99	8%	31	6%	1,186	9%
haven't decided	9	0%	8	0%	9	0%					26	0%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%
Acceptable number of bedrooms												
one bedroom	170	4%	157	6%	366	9%	41	3%	21	4%	754	6%
two bedrooms	1,498	33%	943	38%	1,774	44%	523	43%	249	48%	4,986	39%
three bedrooms	2,216	50%	1,153	46%	1,599	39%	551	45%	191	37%	5,710	45%
four bedrooms	491	11%	180	7%	306	8%	97	8%	57	11%	1,130	9%
five or more	68	2%	42	2%	21	1%	7	1%			137	1%
haven't decided	32	1%	14	1%	9	0%					55	0%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-7: Characteristics of Applicant's Preferred Housing Unit

	Island of First Choice										Total Responding:	
	O`ahu		Maui		Hawai`i		Kaua`i		Moloka`i			
Preferred number of bathrooms												
one bathroom	410	9%	206	8%	421	10%	112	9%	114	22%	1,262	10%
two bathrooms	3,414	76%	1,950	78%	2,964	73%	944	77%	328	63%	9,600	75%
three bathrooms	562	13%	283	11%	588	14%	145	12%	67	13%	1,645	13%
four or more	80	2%	49	2%	91	2%	17	1%	10	2%	248	2%
haven't decided	9	0%			9	0%					18	0%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%
Acceptable number of bathrooms												
one bathroom	2,373	53%	1,337	54%	2,207	54%	711	58%	359	69%	6,987	55%
two bathrooms	1,886	42%	1,074	43%	1,749	43%	457	37%	149	29%	5,313	42%
three bathrooms	167	4%	58	2%	88	2%	51	4%	10	2%	375	3%
four or more	41	1%	12	0%	21	1%					74	1%
haven't decided	9	0%	6	0%	9	0%					24	0%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%
would change unit type	3,612	81%	2,033	82%	3,249	80%	1,031	85%	437	84%	10,362	81%
would not change	863	19%	455	18%	824	20%	187	15%	82	16%	2,411	19%
would change no. bedrooms	3,148	70%	1,664	67%	2,773	68%	808	66%	341	66%	8,733	68%
would not change	1,327	30%	824	33%	1,301	32%	410	34%	178	34%	4,040	32%
would change no. bathrooms	2,389	53%	1,362	55%	2,340	57%	718	59%	313	60%	7,122	56%
would not change	2,086	47%	1,126	45%	1,733	43%	500	41%	206	40%	5,651	44%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-8: Qualifications of Applicants

	Island of First Choice										Total Responding:	
	O'ahu		Maui		Hawai'i		Kaua'i		Moloka'i			
1994 HF income before tax												
DON'T KNOW/REFUSED	738	16%	371	15%	699	17%	91	7%	101	18%	2,001	15%
less than $10,000	228	5%	124	5%	212	5%	85	7%	35	6%	685	5%
$10,000 to $19,999	528	12%	198	8%	462	11%	162	13%	62	11%	1,411	11%
$20,000 to $29,999	533	12%	356	14%	682	16%	207	16%	103	19%	1,881	14%
$30,000 to $39,999	619	14%	444	18%	827	20%	219	17%	99	18%	2,208	17%
$40,000 to $49,999	677	15%	377	15%	534	13%	227	18%	32	6%	1,848	14%
$50,000 to $59,999	636	14%	236	9%	369	9%	62	5%	27	5%	1,330	10%
$60,000 to $74,999	261	6%	173	7%	212	5%	110	9%	51	9%	806	6%
$75,000 to $99,999	185	4%	160	6%	134	3%	52	4%	25	5%	556	4%
$100,000 or more	78	2%	69	3%	70	2%	41	3%	16	3%	274	2%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Income as Percent of HUD Guidelines												
below 30 percent of median	706	16%	296	12%	497	12%	279	22%	112	20%	1,890	15%
30 to 49 percent of median	725	16%	456	18%	647	15%	200	16%	136	25%	2,164	17%
50 to 79 percent of median	790	18%	471	19%	984	23%	224	18%	89	16%	2,557	20%
80 to 119 percent of median	1,599	36%	835	33%	1,247	30%	419	33%	151	27%	4,252	33%
120 to 139 percent of median	270	6%	175	7%	389	9%	85	7%	20	4%	939	7%
140 percent of median or higher	110	2%	129	5%	247	6%	41	3%	26	5%	554	4%
not classified	285	6%	146	6%	190	5%	7	1%	17	3%	644	5%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Downpayment Status												
none	176	4%	85	3%	156	4%	52	4%	5	1%	474	4%
less than $5,000	892	20%	459	18%	841	20%	242	19%	94	17%	2,529	19%
$5,000 to $14,999	1,557	35%	760	30%	1,416	34%	378	30%	184	33%	4,295	33%
$15,000 to $24,999	938	21%	459	18%	683	16%	246	20%	120	22%	2,446	19%
$25,000 to $39,999	150	3%	175	7%	202	5%	79	6%	16	3%	622	5%
$40,000 or more	105	2%	94	4%	173	4%	75	6%	20	4%	468	4%
no response	656	15%	456	18%	603	14%	145	12%	79	14%	1,939	15%
ag only	9	0%	20	1%	128	3%	38	3%	31	6%	226	2%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-9: Qualifications of Applicants

	Island of First Choice										Total Responding:	
	O`ahu		Maui		Maui`i		Kaua`i		Moloka`i			
Imputed Monthly Payment Ability												
less than $200	223	5%	151	6%	285	7%	100	8%	57	11%	815	6%
$200 to $499	871	19%	572	23%	1,105	27%	407	33%	142	27%	3,097	24%
$500 to $799	1,082	24%	685	28%	1,177	29%	336	28%	146	28%	3,426	27%
$800 to $1,099	1,151	26%	573	23%	740	18%	158	13%	85	16%	2,707	21%
$1,100 to $1,399	347	8%	111	4%	108	3%	52	4%	20	4%	637	5%
$1,400 or more	363	8%	148	6%	193	5%	59	5%	32	6%	794	6%
no response	439	10%	249	10%	465	11%	107	9%	37	7%	1,297	10%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%
Real Estate ownership												
own current unit	1,058	24%	982	39%	1,319	32%	436	36%	173	33%	3,969	31%
own home plus other	305	7%	329	13%	479	12%	90	7%	71	14%	1,274	10%
own other RE only	218	5%	83	3%	193	5%	61	5%	47	9%	601	5%
renter	2,116	47%	767	31%	1,376	34%	433	36%	166	32%	4,858	38%
bunking up	778	17%	327	13%	706	17%	198	16%	62	12%	2,072	16%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%
Access to special financing												
yes	1,190	27%	727	29%	1,374	34%	245	20%	174	34%	3,710	29%
no	3,055	68%	1,667	67%	2,536	62%	928	76%	334	64%	8,520	67%
not sure	207	5%	80	3%	164	4%	45	4%	10	2%	505	4%
REFUSED	23	1%	14	1%							37	0%
Total Responding:	4,475	100%	2,488	100%	4,073	100%	1,218	100%	519	100%	12,773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-10: Expectations of DHHL

	Island of First Choice										Total Responding:	
	O`ahu		Maui		Hawai`i		Kaua`i		Moloka`i			
DHHL should.....												
stick to awarding land	923	21%	541	22%	1,036	25%	344	27%	130	24%	2,974	23%
attend to all housing need	2,886	64%	1,608	64%	2,471	59%	736	59%	317	58%	8,019	62%
not sure	642	14%	318	13%	647	15%	155	12%	93	17%	1,855	14%
REFUSED	32	1%	41	2%	48	1%	21	2%	10	2%	151	1%
DHHL should.....												
use land to generate funds	2,075	46%	1,098	44%	2,106	50%	637	51%	315	57%	6,230	48%
use all land for awards	1,475	33%	872	35%	1,437	34%	400	32%	148	27%	4,332	33%
not sure	891	20%	486	19%	637	15%	209	17%	82	15%	2,306	18%
REFUSED	42	1%	52	2%	21	0%	10	1%	6	1%	131	1%
DHHL should.....												
offer some multifamily units	1,773	40%	1,020	41%	1,823	43%	553	44%	237	43%	5,405	42%
offer only single family	2,381	53%	1,313	52%	2,042	49%	610	49%	250	45%	6,595	51%
doesn't matter	243	5%	160	6%	271	6%	66	5%	48	9%	787	6%
REFUSED	87	2%	15	1%	66	2%	28	2%	16	3%	211	2%
DHHL should.....												
build kupuna housing	2,974	66%	1,618	65%	2,771	66%	852	68%	375	68%	8,590	66%
stick to land awards	1,038	23%	672	27%	1,018	24%	342	27%	109	20%	3,179	24%
doesn't matter	221	5%	116	5%	229	5%	52	4%	42	8%	659	5%
refused	251	6%	101	4%	183	4%	10	1%	25	5%	571	4%
Homesteaders should....												
help pay for infrastructure	995	22%	620	25%	1,066	25%	343	27%	143	26%	3,167	24%
DHHL should pay all costs	2,876	64%	1,607	64%	2,550	61%	716	57%	369	67%	8,118	62%
not sure	567	13%	254	10%	523	12%	177	14%	38	7%	1,558	12%
REFUSED	46	1%	28	1%	62	1%	21	2%			156	1%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Should Hawaiian Homesteads follow county building codes?												
follow all building codes	186	19%	104	17%	100	9%	38	11%	32	22%	459	15%
follow some building codes	688	69%	485	78%	873	83%	287	84%	80	56%	2,413	76%
not sure	122	12%	31	5%	85	8%	17	5%	32	22%	286	9%
Total Responding:	995	100%	620	100%	1,057	100%	343	100%	143	100%	3,158	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
Data taken from applicant survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-11: Evaluation of DHHL Services

	Island of First Choice										Total Responding:	
	O'ahu		Maui		Hawai'i		Kaua'i		Moloka'i			
Rating: Friendliness of staff												
A	1,237	28%	443	18%	930	22%	336	27%	131	24%	3,077	24%
B	1,050	23%	607	24%	1,071	25%	291	23%	144	26%	3,163	24%
C	979	22%	731	29%	1,052	25%	316	25%	107	19%	3,185	25%
D	399	9%	184	7%	236	6%	148	12%	74	14%	1,042	8%
F	278	6%	169	7%	214	5%	35	3%	20	4%	717	6%
DON'T KNOW/REFUSED	540	12%	374	15%	698	17%	130	10%	73	13%	1,816	14%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Rating: Ability to answer questions												
A	993	22%	407	16%	613	15%	296	24%	99	18%	2,409	19%
B	1,087	24%	600	24%	1,161	28%	309	25%	110	20%	3,267	25%
C	1,073	24%	640	26%	1,080	26%	332	26%	139	25%	3,265	25%
D	360	8%	345	14%	358	9%	160	13%	94	17%	1,317	10%
F	372	8%	146	6%	285	7%	17	1%	26	5%	846	7%
DON'T KNOW/REFUSED	598	13%	369	15%	704	17%	141	11%	82	15%	1,894	15%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%
Rating: Get land to Hawaiians												
A	453	10%	274	11%	275	7%	121	10%	47	9%	1,171	9%
B	544	12%	263	10%	425	10%	176	14%	35	6%	1,442	11%
C	1,115	25%	547	22%	1,037	25%	223	18%	122	22%	3,043	23%
D	876	20%	525	21%	844	20%	303	24%	165	30%	2,713	21%
F	1,031	23%	634	27%	1,190	28%	296	24%	141	26%	3,343	26%
DON'T KNOW/REFUSED	464	10%	215	9%	431	10%	137	11%	40	7%	1,287	10%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-12: Evaluation of DHHL Services

	Island of First Choice										Total Responding:	
	O'ahu		Maui		Hawai'i		Kaua'i		Moloka'i			
Service Rating: Alu Like												
A	1,106	25%	583	23%	1,049	25%	371	30%	193	35%	3,301	25%
B	1,231	27%	705	28%	1,146	27%	402	32%	131	24%	3,614	28%
C	856	19%	517	21%	878	21%	222	18%	136	25%	2,609	20%
D	272	6%	142	6%	187	4%	35	3%	21	4%	657	5%
F	227	5%	77	3%	165	4%	55	4%	24	4%	549	4%
DON'T KNOW/REFUSED	791	18%	485	19%	776	18%	172	14%	45	8%	2,269	17%
Service Rating: OHA												
A	413	9%	233	9%	500	12%	197	16%	57	10%	1,400	11%
B	971	22%	564	22%	941	22%	314	25%	105	19%	2,895	22%
C	1,260	28%	681	27%	1,237	29%	356	28%	171	31%	3,706	29%
D	635	14%	337	13%	496	12%	183	15%	124	23%	1,774	14%
F	626	14%	390	16%	460	11%	111	9%	37	7%	1,623	12%
DON'T KNOW/REFUSED	579	13%	304	12%	565	13%	96	8%	57	10%	1,601	12%
Service Rating: DHHL												
A	700	16%	330	13%	496	12%	173	14%	68	12%	1,767	14%
B	1,050	23%	501	20%	897	21%	295	24%	102	19%	2,846	22%
C	1,366	30%	883	35%	1,268	30%	402	32%	168	31%	4,087	31%
D	657	15%	408	16%	644	15%	165	13%	77	14%	1,951	15%
F	483	11%	273	11%	561	13%	139	11%	62	11%	1,518	12%
DON'T KNOW/REFUSED	227	5%	114	5%	335	8%	82	7%	72	13%	831	6%
Service Rating: KSBE												
A	1,152	26%	696	28%	1,276	30%	450	36%	219	40%	3,793	29%
B	1,038	23%	570	23%	1,117	27%	244	19%	126	23%	3,095	24%
C	884	20%	445	18%	708	17%	222	18%	97	18%	2,357	18%
D	504	11%	214	9%	351	8%	73	6%	6	1%	1,148	9%
F	512	11%	335	13%	320	8%	154	12%	56	10%	1,377	11%
DON'T KNOW/REFUSED	394	9%	247	10%	430	10%	113	9%	47	8%	1,230	9%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table B-13: Evaluation of DHHL Services

	Island of First Choice										Total Responding:	
	O`ahu		Maui		Hawai`i		Kaua`i		Moloka`i			
Best example of Hawaiian agency												
ALU LIKE, Inc.	1,173	26%	606	24%	917	22%	372	30%	161	29%	3,228	25%
Office of Hawaiian Affairs	364	8%	222	9%	313	7%	126	10%	47	9%	1,072	8%
Dept of Hawaiian Home Lands	511	11%	216	9%	394	9%	117	9%	32	6%	1,271	10%
Kamehameha Schools	359	8%	332	13%	603	14%	97	8%	32	6%	1,423	11%
Bishop Estate	143	3%	80	3%	247	6%	45	4%	36	7%	551	4%
Ka Le Hui	33	1%	35	1%	68	2%					136	1%
other	196	4%	126	5%	181	4%	72	6%	5	1%	581	4%
none does much for Hawaiians	408	9%	224	9%	254	6%	21	2%	76	14%	982	8%
they all do pretty well	109	2%	34	1%	107	3%	21	2%	16	3%	286	2%
don't know, can't choose	1,161	26%	633	25%	1,077	26%	369	29%	145	26%	3,384	26%
no response	27	1%			39	1%	17	1%			84	1%
Total Responding:	4,484	100%	2,508	100%	4,201	100%	1,256	100%	550	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Tables C

Applicant Phone Survey Tabulations

By The U.S. Department of Housing and Urban Development

Income Guidelines

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-1: Application Characteristics

	Income as Percent of HUD Guidelines												Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
COUNTY OF RESIDENCE																
O'ahu	1,056	56%	1,292	60%	1,335	52%	2,581	61%	491	52%	272	49%	397	62%	7,424	57%
Hawai'i	337	18%	406	19%	677	26%	714	17%	258	27%	109	20%	115	18%	2,616	20%
Maui	224	12%	278	13%	278	11%	323	8%	40	4%	31	6%	70	11%	1,245	10%
Kaua'i	206	11%	122	6%	93	4%	283	7%	41	4%			7	1%	752	6%
Outside the State	66	3%	66	3%	174	7%	351	8%	108	12%	142	26%	55	9%	962	7%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Island of Second Choice																
O'ahu	706	37%	725	33%	790	31%	1,599	38%	270	29%	110	20%	285	44%	4,484	34%
Maui	296	16%	456	21%	471	18%	835	20%	175	19%	129	23%	146	23%	2,508	19%
Hawai'i	497	26%	647	30%	984	38%	1,247	29%	389	41%	247	45%	190	29%	4,201	32%
Kaua'i	279	15%	200	9%	224	9%	419	10%	85	9%	41	7%	7	1%	1,256	10%
Moloka'i	112	6%	136	6%	89	3%	151	4%	20	2%	26	5%	17	3%	550	4%
second flat island																
O'ahu	114	6%	105	5%	101	4%	214	5%	55	6%	9	2%	43	7%	641	5%
Maui	230	12%	394	18%	342	13%	648	15%	131	14%	60	11%	166	26%	1,971	15%
Hawai'i	517	27%	789	36%	945	37%	1,509	35%	453	48%	253	46%	154	24%	4,621	36%
Kaua'i	272	14%	251	12%	273	11%	564	13%	73	8%	50	9%	28	4%	1,512	12%
Moloka'i	113	6%	121	6%	170	7%	264	6%	18	2%	37	7%	44	7%	766	6%
no second application	644	34%	504	23%	726	28%	1,053	25%	209	22%	144	26%	208	32%	3,488	27%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Type of Application 1:																
residential	798	42%	942	44%	1,160	45%	2,013	47%	345	37%	153	28%	284	44%	5,695	44%
agricultural	906	48%	1,055	49%	1,167	46%	1,893	45%	498	53%	369	67%	286	44%	6,175	48%
pastoral	186	10%	167	8%	230	9%	346	8%	96	10%	32	6%	74	12%	1,129	9%
Type of Application 2:																
residential	838	44%	1,151	53%	1,255	49%	2,020	47%	492	52%	318	57%	271	42%	6,345	49%
agricultural	377	20%	465	21%	530	21%	1,078	25%	208	22%	79	14%	144	22%	2,881	22%
pastoral	31	2%	43	2%	45	2%	102	2%	30	3%	12	2%	21	3%	284	2%
no second application	644	34%	504	23%	726	28%	1,053	25%	209	22%	144	26%	208	32%	3,488	27%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data except county of residence taken from original DHHL files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-2: Demographic Characteristics of Applicants

	Income as Percent of HUD Guidelines														Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Gender of respondent																
male	644	34%	921	43%	957	37%	1,820	43%	430	46%	323	58%	148	23%	5,243	40%
female	1,246	66%	1,243	57%	1,599	63%	2,432	57%	509	54%	231	42%	496	77%	7,756	60%
AGE																
18 to 24 years	127	7%	95	4%	73	3%	98	2%	25	3%	12	2%	11	2%	440	3%
25 to 34 years	342	18%	442	20%	518	20%	656	15%	64	7%	58	10%	72	11%	2,153	17%
35 to 44 years	477	25%	600	28%	686	27%	1,143	27%	227	24%	82	15%	47	7%	3,263	25%
45 to 54 years	362	19%	475	22%	544	21%	1,297	31%	394	42%	223	40%	125	19%	3,420	26%
55 to 64 years	325	17%	272	13%	396	16%	769	18%	156	17%	138	25%	204	32%	2,262	17%
65 to 74 years	234	12%	255	12%	299	12%	240	6%	34	4%	40	7%	161	25%	1,264	10%
75 years or older	22	1%	25	1%	40	2%	39	1%	24	3%			23	4%	173	1%
no age data in file							8	0%	16	2%					24	0%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Homestead Family Size																
one	142	8%	160	7%	114	4%	139	3%	24	3%	5	1%	41	6%	625	5%
two	304	16%	342	16%	315	12%	734	17%	330	35%	194	35%	111	17%	2,330	18%
three	338	18%	369	17%	517	20%	802	19%	166	18%	141	25%	40	6%	2,372	18%
four	280	15%	380	18%	635	25%	1,144	27%	137	15%	89	16%	130	20%	2,795	22%
five	179	9%	271	13%	523	20%	869	20%	92	10%	96	17%	105	16%	2,135	16%
six	135	7%	432	20%	223	9%	361	8%	92	10%	13	2%	108	17%	1,364	10%
seven	88	5%	128	6%	126	5%	86	2%	29	3%	15	3%	48	7%	520	4%
eight or more	110	6%	82	4%	103	4%	118	3%	69	7%			45	7%	527	4%
unknown	313	17%											17	3%	330	3%
Number of children under 18 in Homestead Family																
none	423	22%	737	34%	907	35%	1,488	35%	523	56%	316	57%	297	46%	4,690	36%
one	418	22%	322	15%	480	19%	895	21%	130	14%	105	19%	57	9%	2,406	19%
two	295	16%	368	17%	519	20%	1,025	24%	127	14%	107	19%	134	21%	2,574	20%
three	194	10%	347	16%	420	16%	600	14%	99	11%	19	3%	66	10%	1,745	13%
four	134	7%	290	13%	146	6%	180	4%	45	5%			56	9%	850	7%
five	163	9%	101	5%	85	3%	64	2%	16	2%	7	1%	34	5%	471	4%
number unknown	263	14%													263	2%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-3: Demographic Characteristics of Applicants

	Income as Percent of HUD Guidelines												Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Veteran in the household																
yes	612	32%	695	32%	974	38%	1,891	44%	472	50%	292	53%	322	50%	5,258	40%
no	1,266	67%	1,469	68%	1,574	62%	2,344	55%	467	50%	253	46%	308	48%	7,681	59%
not sure	12	1%					17	0%							28	0%
REFUSED					9	0%					8	1%	14	2%	32	0%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Year First Applied																
before 1970	79	4%	108	5%	113	4%	154	4%	60	6%	17	3%	58	9%	589	5%
1970 to 1979	252	13%	230	11%	308	12%	607	14%	101	11%	57	10%	54	8%	1,609	12%
1980 to 1984	132	7%	231	11%	215	8%	442	10%	55	6%	18	3%	60	9%	1,153	9%
1985 to 1989	763	40%	977	45%	1,092	43%	1,863	44%	444	47%	314	57%	314	49%	5,766	44%
1990 to 1995	663	35%	619	29%	827	32%	1,187	28%	279	30%	149	27%	158	25%	3,882	30%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Number other household residents on a DHHL waiting list																
none	926	49%	1,056	49%	1,265	49%	2,413	57%	564	60%	265	48%	369	57%	6,858	53%
one	427	23%	507	23%	701	27%	933	22%	191	20%	138	25%	154	24%	3,051	23%
two	169	9%	300	14%	232	9%	383	9%	63	7%	84	15%	26	4%	1,256	10%
three	155	8%	104	5%	110	4%	218	5%	54	6%	15	3%	23	4%	680	5%
four	130	7%	104	5%	131	5%	196	5%	44	5%	7	1%	25	4%	637	5%
five	76	4%	87	4%	117	5%	109	3%	21	2%	44	8%	48	7%	501	4%
number unknown	8	0%	7	0%											15	0%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-4: Characteristics of Applicant's Current Housing Unit

	Income as Percent of HUD Guidelines												Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Residence is owned/rented:																
own	366	22%	712	33%	937	37%	2,381	56%	658	70%	439	79%	309	48%	5,802	45%
rent	1,007	61%	1,155	55%	1,278	50%	1,373	32%	201	21%	89	16%	273	42%	5,377	42%
sharing with others, no rent	180	11%	170	8%	257	10%	303	7%	45	5%			44	7%	998	8%
occupy without cash rent	99	6%	118	5%	85	3%	166	4%	17	2%	17	3%	5	1%	508	4%
DON'T KNOW/REFUSED	11	1%	9	0%			28	1%	18	2%	9	2%	13	2%	88	1%
Type of home																
a single family house	1,100	66%	1,755	81%	1,976	77%	3,441	81%	811	86%	500	90%	490	76%	10073	79%
townhouse, duplex, multiplex	152	9%	148	7%	215	8%	437	10%	58	6%	11	2%	62	10%	1,084	8%
apartment	320	19%	203	9%	285	11%	230	5%	54	6%			63	10%	1,154	9%
condominium apartment	57	3%	44	2%	54	2%	114	3%			42	8%	14	2%	325	3%
other	35	2%	15	1%	27	1%	30	1%	17	2%			15	2%	138	1%
Number of rooms in the home																
four or fewer	466	28%	426	20%	391	15%	478	11%	105	11%	48	9%	189	29%	2,104	16%
five	326	20%	444	21%	417	16%	487	11%	70	7%	48	9%	95	15%	1,887	15%
six	271	16%	383	18%	585	23%	787	19%	133	14%	43	8%	85	13%	2,288	18%
seven	187	11%	418	19%	373	15%	823	19%	172	18%	50	9%	100	16%	2,122	17%
eight	250	15%	190	9%	436	17%	714	17%	146	16%	69	13%	99	15%	1,906	15%
nine	102	6%	182	8%	145	6%	391	9%	116	12%	95	17%	53	8%	1,083	8%
ten or more	63	4%	119	5%	211	8%	572	13%	195	21%	201	36%	22	3%	1,382	11%
Number of bedrooms																
studio	57	3%	24	1%	8	0%							18	3%	106	1%
one bedroom	189	10%	103	5%	122	5%	207	5%	27	3%	8	1%	39	6%	695	5%
two bedrooms	441	23%	635	29%	507	20%	609	14%	112	12%	39	7%	102	16%	2,444	19%
three bedrooms	577	31%	924	43%	1,257	49%	2,130	50%	458	49%	221	40%	343	53%	5,910	45%
four bedrooms	351	19%	352	16%	497	19%	876	21%	258	28%	170	31%	133	21%	2,630	20%
five or more	50	3%	127	6%	166	6%	430	10%	74	8%	115	21%	9	1%	971	7%
not reported	226	12%							9	1%					235	2%
Number of bathrooms																
one bathroom	963	51%	1,083	50%	1,255	49%	1,417	33%	208	22%	75	14%	298	46%	5,301	41%
two bathrooms	650	34%	930	43%	1,096	43%	2,165	51%	472	50%	294	53%	323	50%	5,931	46%
three or more	51	3%	151	7%	205	8%	669	16%	250	27%	184	33%	22	3%	1,533	12%
number not reported	226	12%							9	1%					235	2%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-5: Applicants' Expectations of the Award Process

	Income as Percent of HUD Guidelines														Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Would you accept award without infrastructure?																
yes	712	43%	978	45%	897	35%	1,770	42%	372	40%	214	39%	228	35%	5,171	40%
not sure, depends	316	19%	474	22%	595	23%	1,151	27%	230	25%	138	25%	110	17%	3,013	24%
no	610	37%	703	32%	1,059	41%	1,322	31%	337	36%	202	36%	298	46%	4,532	35%
refused	26	2%	9	0%	5	0%	9	0%					8	1%	57	0%
Would you accept award without house? (with infrastructure)																
yes	720	38%	941	43%	1,365	53%	2,136	50%	502	53%	261	47%	333	52%	6,258	48%
not sure, depends	97	5%	152	7%	172	7%	233	5%	58	6%	78	14%	50	8%	839	6%
no	108	6%	84	4%	118	5%	104	2%	8	1%			26	4%	447	3%
accept raw land	964	51%	987	46%	902	35%	1,779	42%	372	40%	214	39%	236	37%	5,455	42%
Do you intend to build your own house on the land?																
intend to build a house	579	35%	828	38%	933	37%	2,062	48%	559	59%	259	47%	212	33%	5,433	43%
want house already built	769	46%	774	36%	1,032	40%	1,147	27%	265	28%	113	20%	219	34%	4,318	34%
will not build for a while	61	4%	115	5%	169	7%	286	7%	20	2%	76	14%	27	4%	752	6%
doesn't matter	199	12%	252	12%	322	13%	522	12%	37	4%	75	13%	92	14%	1,498	12%
no response	55	3%	196	9%	100	4%	237	6%	59	6%	31	6%	94	15%	772	6%
How long after receiving award before starting to build?																
right away, within a year	457	24%	580	27%	737	29%	1,581	37%	341	36%	162	29%	202	31%	4,059	31%
within two years	150	8%	224	10%	227	9%	525	12%	124	13%	99	18%	28	4%	1,377	11%
next three years	36	2%	80	4%	116	5%	151	4%	49	5%	30	5%	13	2%	476	4%
more than four years	38	2%	66	3%	64	3%	96	2%	28	3%	18	3%			310	2%
my kids will build			8	0%									9	1%	17	0%
not sure when I'd build	97	5%	121	6%	112	4%	231	5%	55	6%	24	4%	52	8%	691	5%
want house already built	1,111	59%	1,085	50%	1,301	51%	1,668	39%	343	37%	220	40%	340	53%	6,068	47%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Why would you wait that long?																
because of finances	29	76%	26	35%	64	100%	74	77%	13	47%	18	100%	9	100%	233	71%
not ready to move yet			49	65%			22	23%	15	53%					85	26%
REFUSED	9	24%													9	3%
Total Responding:	38	100%	74	100%	64	100%	96	100%	28	100%	18	100%	9	100%	327	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-6: Characteristics of Applicant's Preferred Housing Unit

	Income as Percent of HUD Guidelines												Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Preferred type of home on land																
single family home	1,545	93%	1,963	91%	2,373	93%	3,907	92%	871	93%	509	92%	562	87%	11730	92%
townhouse, duipex, multiplex	58	3%	67	3%	56	2%	164	4%	32	3%			29	5%	406	3%
other type (apartment)	16	1%	14	1%	23	1%	56	1%			8	1%	8	1%	124	1%
doesn't matter to me	7	0%	46	2%	41	2%	29	1%	9	1%	18	3%	37	6%	186	1%
no response	38	2%	74	3%	64	3%	96	2%	28	3%	18	3%	9	1%	327	3%
Total Responding:	1,664	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12773	100%
Would you accept and MFO?																
would accept	797	48%	714	33%	828	32%	1,338	31%	232	25%	114	21%	183	28%	4,206	33%
not sure, depends	184	11%	223	10%	334	13%	533	13%	72	8%	27	5%	68	11%	1,442	11%
would not accept	667	40%	1,214	56%	1,388	54%	2,353	55%	621	66%	395	71%	376	58%	7,013	55%
no response	16	1%	13	1%	7	0%	27	1%	14	1%	17	3%	17	3%	111	1%
Total Responding:	1,664	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12773	100%
Preferred number of bedrooms																
one bedroom	17	1%	15	1%			28	1%	9	1%	17	3%			86	1%
two bedrooms	260	16%	240	11%	225	9%	307	7%	99	10%	54	10%	41	6%	1,224	10%
three bedrooms	747	45%	1,051	49%	1,369	54%	2,004	47%	414	44%	231	42%	288	45%	6,104	48%
four bedrooms	524	31%	703	32%	785	31%	1,430	34%	286	30%	187	34%	232	36%	4,146	32%
five or more	116	7%	155	7%	177	7%	474	11%	123	13%	65	12%	75	12%	1,186	9%
haven't decided							9	0%	9	1%			8	1%	26	0%
Total Responding:	1,664	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12773	100%
Acceptable number of bedrooms																
one bedroom	141	8%	113	5%	131	5%	209	5%	53	6%	62	11%	46	7%	754	6%
two bedrooms	754	45%	911	42%	1,033	40%	1,562	37%	309	33%	185	33%	233	36%	4,986	39%
three bedrooms	621	37%	920	43%	1,173	46%	2,073	49%	465	49%	195	35%	264	41%	5,710	45%
four bedrooms	109	7%	206	10%	196	8%	357	8%	104	11%	97	17%	63	10%	1,130	9%
five or more	24	1%	8	0%	18	1%	42	1%			15	3%	30	5%	137	1%
haven't decided	15	1%	5	0%	8	0%	9	0%	9	1%			9	1%	55	0%
Total Responding:	1,664	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-9: Qualifications of Applicants

	Income as Percent of HUD Guidelines														Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Imputed Monthly Payment Ability																
less than $200	294	18%	260	12%	135	5%	95	2%	15	2%			17	3%	815	6%
$200 to $499	675	41%	654	30%	665	26%	750	18%	135	14%	71	13%	148	23%	3,097	24%
$500 to $799	393	24%	683	32%	807	32%	1,150	27%	233	25%	76	14%	83	13%	3,426	27%
$800 to $1,099	178	11%	313	14%	505	20%	1,163	27%	291	31%	168	30%	89	14%	2,707	21%
$1,100 to $1,399	14	1%	28	1%	102	4%	377	9%	61	7%	55	10%			637	5%
$1,400 or more	6	0%	46	2%	54	2%	365	9%	121	13%	183	33%	19	3%	794	6%
no response	103	6%	180	8%	289	11%	352	8%	84	9%			289	45%	1,297	10%
Total Responding:	1,664	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12773	100%
Real Estate ownership																
own current unit	240	14%	533	25%	682	27%	1,581	37%	480	51%	256	46%	196	30%	3,969	31%
own home plus other	30	2%	159	7%	134	5%	549	13%	151	16%	163	29%	87	14%	1,274	10%
own other RE only	87	5%	65	3%	164	6%	209	5%	34	4%	17	3%	25	4%	601	5%
renter	936	56%	1,110	51%	1,129	44%	1,179	28%	176	19%	72	13%	255	40%	4,858	38%
bunking up	371	22%	298	14%	447	17%	734	17%	97	10%	45	8%	80	12%	2,072	16%
Total Responding:	1,664	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12773	100%
Access to special financing																
yes	290	17%	611	28%	732	29%	1,355	32%	387	41%	172	31%	162	25%	3,710	29%
no	1,327	80%	1,422	66%	1,729	68%	2,725	64%	520	55%	366	66%	432	67%	8,520	67%
not sure	47	3%	125	6%	87	3%	156	4%	32	3%	17	3%	41	6%	505	4%
REFUSED			5	0%	8	0%	15	0%					9	1%	37	0%
Total Responding:	1,664	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-10: Expectations of DHHL

	Income as Percent of HUD Guidelines														Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
DHHL should.....																
stick to awarding land	370	20%	510	24%	509	20%	1,157	27%	187	20%	131	24%	110	17%	2,974	23%
attend to all housing need	1,189	63%	1,291	60%	1,575	62%	2,602	61%	608	65%	361	65%	392	61%	8,019	62%
not sure	293	15%	327	15%	438	17%	465	11%	144	15%	53	10%	135	21%	1,855	14%
REFUSED	38	2%	36	2%	34	1%	28	1%			8	1%	8	1%	151	1%
DHHL should.....																
use land to generate funds	816	43%	1,048	48%	1,253	49%	2,082	49%	464	49%	307	55%	260	40%	6,230	48%
use all land for awards	665	35%	688	32%	744	29%	1,498	35%	358	38%	141	25%	238	37%	4,332	33%
not sure	386	20%	407	19%	541	21%	634	15%	117	12%	89	16%	131	20%	2,306	18%
REFUSED	22	1%	21	1%	19	1%	37	1%			16	3%	15	2%	131	1%
DHHL should.....																
offer some multifamily units	838	44%	911	42%	1,040	41%	1,752	41%	387	41%	262	47%	215	33%	5,405	42%
offer only single family	882	47%	1,054	49%	1,337	52%	2,224	52%	493	53%	253	46%	350	54%	6,595	51%
doesn't matter	123	7%	169	8%	142	6%	200	5%	52	6%	30	5%	71	11%	787	6%
REFUSED	46	2%	29	1%	37	1%	76	2%	7	1%	8	1%	8	1%	211	2%
DHHL should.....																
build kupuna housing	1,222	65%	1,383	64%	1,613	63%	3,025	71%	642	68%	380	69%	325	50%	8,590	66%
stick to land awards	443	23%	562	26%	677	26%	929	22%	204	22%	144	26%	220	34%	3,179	24%
doesn't matter	96	5%	137	6%	175	7%	114	3%	75	8%	15	3%	46	7%	659	5%
refused	128	7%	82	4%	91	4%	184	4%	18	2%	15	3%	53	8%	571	4%
Homesteaders should....																
help pay for infrastructure	440	23%	420	19%	591	23%	1,129	27%	304	32%	199	36%	84	13%	3,167	24%
DHHL should pay all costs	1,217	64%	1,446	67%	1,600	63%	2,695	63%	472	50%	313	57%	374	58%	8,118	62%
not sure	223	12%	285	13%	338	13%	379	9%	157	17%	34	6%	143	22%	1,558	12%
REFUSED	9	0%	13	1%	27	1%	49	1%	7	1%	8	1%	43	7%	156	1%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Should Hawaiian Homesteads follow county building codes?																
follow all building codes	82	19%	86	20%	77	13%	176	16%	16	5%			21	26%	459	15%
follow some building codes	326	74%	306	73%	437	74%	835	75%	273	90%	188	95%	48	57%	2,413	76%
not sure	32	7%	28	7%	77	13%	108	10%	15	5%	10	5%	14	17%	286	9%
Total Responding:	440	100%	420	100%	591	100%	1,120	100%	304	100%	199	100%	84	100%	3,158	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
Data taken from applicant survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-11: Evaluation of DHHL Services

	Income as Percent of HUD Guidelines												Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Rating: Friendliness of staff																
A	575	30%	459	21%	642	25%	819	19%	271	29%	150	27%	161	25%	3,077	24%
B	352	19%	596	28%	632	25%	1,212	29%	135	14%	128	23%	108	17%	3,163	24%
C	439	23%	518	24%	536	21%	1,240	29%	240	25%	93	17%	119	18%	3,185	25%
D	132	7%	224	10%	209	8%	295	7%	100	11%	57	10%	26	4%	1,042	8%
F	156	8%	84	4%	125	5%	236	6%	55	6%	20	4%	42	6%	717	6%
DON'T KNOW/REFUSED	236	13%	284	13%	412	16%	449	11%	138	15%	106	19%	189	29%	1,816	14%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Rating: Ability to answer questions																
A	477	25%	385	18%	483	19%	657	15%	178	19%	99	18%	130	20%	2,409	19%
B	402	21%	618	29%	578	23%	1,207	28%	194	21%	155	28%	114	18%	3,267	25%
C	495	26%	532	25%	611	24%	1,206	28%	204	22%	101	18%	115	18%	3,265	25%
D	109	6%	220	10%	311	12%	439	10%	122	13%	59	11%	57	9%	1,317	10%
F	121	6%	122	6%	137	5%	272	6%	108	11%	31	6%	55	9%	846	7%
DON'T KNOW/REFUSED	287	15%	286	13%	435	17%	472	11%	134	14%	109	20%	172	27%	1,894	15%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%
Rating: Get land to Hawaiians																
A	244	13%	234	11%	247	10%	287	7%	57	6%	29	5%	73	11%	1,171	9%
B	178	9%	250	12%	254	10%	543	13%	99	11%	50	9%	66	10%	1,442	11%
C	433	23%	624	29%	566	22%	990	23%	184	20%	134	24%	112	17%	3,043	23%
D	411	22%	421	19%	521	20%	910	21%	173	18%	143	26%	133	21%	2,713	21%
F	439	23%	411	19%	643	25%	1,215	29%	304	32%	156	28%	175	27%	3,343	26%
DON'T KNOW/REFUSED	185	10%	224	10%	325	13%	306	7%	122	13%	41	7%	85	13%	1,287	10%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-12: Evaluation of DHHL Services

	Income as Percent of HUD Guidelines														Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Service Rating: Alu Like																
A	510	27%	682	32%	640	25%	961	23%	260	28%	99	18%	149	23%	3,301	25%
B	567	30%	669	31%	634	25%	1,284	30%	160	17%	168	30%	133	21%	3,614	28%
C	347	18%	346	16%	677	26%	789	19%	202	22%	108	20%	140	22%	2,609	20%
D	140	7%	65	3%	119	5%	254	6%	41	4%	29	5%	9	1%	657	5%
F	78	4%	62	3%	99	4%	202	5%	48	5%	37	7%	23	4%	549	4%
DON'T KNOW/REFUSED	248	13%	340	16%	388	15%	762	18%	229	24%	113	20%	169	29%	2,269	17%
Service Rating: OHA																
A	273	14%	247	11%	291	11%	428	10%	71	8%	40	7%	49	8%	1,400	11%
B	444	24%	550	25%	453	18%	922	22%	184	20%	153	28%	188	29%	2,895	22%
C	441	23%	576	27%	832	33%	1,332	31%	245	26%	149	27%	130	20%	3,706	29%
D	288	15%	267	12%	289	11%	574	13%	200	21%	108	19%	49	8%	1,774	14%
F	221	12%	288	13%	326	13%	555	13%	117	12%	46	8%	70	11%	1,623	12%
DON'T KNOW/REFUSED	223	12%	235	11%	366	14%	440	10%	122	13%	57	10%	158	25%	1,601	12%
Service Rating: OHHL																
A	349	18%	344	16%	381	15%	434	10%	110	12%	59	11%	89	14%	1,767	14%
B	460	24%	513	24%	517	20%	941	22%	186	20%	121	22%	108	17%	2,846	22%
C	529	28%	653	30%	802	31%	1,455	34%	235	25%	202	37%	211	33%	4,087	31%
D	287	15%	285	13%	358	14%	676	16%	149	16%	84	15%	113	18%	1,951	15%
F	132	7%	193	9%	344	13%	555	13%	197	21%	40	7%	57	9%	1,518	12%
DON'T KNOW/REFUSED	133	7%	177	8%	155	6%	191	4%	62	7%	48	9%	66	10%	831	6%
Service Rating: KSBE																
A	599	32%	743	34%	806	32%	1,011	24%	308	33%	135	24%	190	29%	3,793	29%
B	463	25%	512	24%	604	24%	1,012	24%	191	20%	153	28%	160	25%	3,095	24%
C	306	16%	245	11%	461	18%	976	23%	149	16%	134	24%	86	13%	2,357	18%
D	147	8%	204	9%	243	9%	394	9%	95	10%	38	7%	27	4%	1,148	9%
F	232	12%	223	10%	142	6%	571	13%	94	10%	44	8%	70	11%	1,377	11%
DON'T KNOW/REFUSED	142	8%	237	11%	300	12%	288	7%	103	11%	50	9%	110	17%	1,230	9%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table C-13: Evaluation of DHHL Services

	Income as Percent of HUD Guidelines												Total Responding:	
	below 30% of median		30-49% of median		50 to 79% of median		80-119 % of median		120-139% of median		140% or more		not classified			
Best example of Hawaiian agency																
ALU LIKE, Inc.	501	27%	634	29%	618	24%	1,032	24%	194	21%	136	25%	114	18%	3,228	25%
Office of Hawaiian Affairs	107	6%	173	8%	216	8%	401	9%	89	9%	51	9%	35	5%	1,072	8%
Dept of Hawaiian Home Lands	205	11%	196	9%	234	9%	390	9%	108	11%	69	12%	70	11%	1,271	10%
Kamehameha Schools	204	11%	212	10%	311	12%	452	11%	125	13%	62	11%	59	9%	1,423	11%
Bishop Estate	96	5%	54	2%	114	4%	181	4%	78	8%	19	3%	9	1%	551	4%
Ka La Hui	19	1%	42	2%	35	1%	34	1%	7	1%					136	1%
other	73	4%	57	3%	85	3%	206	5%	67	7%	31	6%	63	10%	581	4%
none does much for Hawaiians	150	8%	179	8%	90	4%	378	9%	73	8%	48	9%	64	10%	982	8%
they all do pretty well	51	3%	62	3%	43	2%	83	2%	9	1%	10	2%	28	4%	286	2%
don't know, can't choose	486	26%	549	25%	783	31%	1,075	25%	190	20%	119	22%	182	28%	3,384	26%
no response			7	0%	28	1%	20	0%			8	1%	21	3%	84	1%
Total Responding:	1,890	100%	2,164	100%	2,557	100%	4,252	100%	939	100%	554	100%	644	100%	12999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Tables D

Applicant Phone Survey Tabulations

By Housing Readiness Index

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-1: Application Characteristics

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
COUNTY OF RESIDENCE																
O`ahu	517	61%	1,374	47%	1,482	60%	412	70%	1,566	60%	1,240	64%	789	58%	7,379	58%
Hawai`i	147	17%	720	25%	608	24%	75	13%	442	17%	302	16%	230	17%	2,525	20%
Maui	88	10%	368	13%	200	8%	45	8%	221	8%	159	8%	120	9%	1,201	9%
Kaua`i	50	6%	268	9%	86	3%	24	4%	139	5%	80	4%	66	5%	714	6%
Outside the State	43	5%	208	7%	110	4%	33	6%	254	10%	145	8%	162	12%	955	7%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Island of Second Choice																
O`ahu	289	34%	895	30%	896	36%	278	47%	962	37%	716	37%	438	32%	4,475	35%
Maui	132	16%	522	18%	477	19%	100	17%	576	22%	393	20%	287	21%	2,488	19%
Hawai`i	274	32%	1,018	35%	866	35%	156	27%	725	28%	566	29%	469	34%	4,073	32%
Kaua`i	79	9%	362	12%	170	7%	48	8%	249	10%	205	11%	103	8%	1,218	10%
Moloka`i	72	9%	141	5%	78	3%	6	1%	108	4%	46	2%	69	5%	519	4%
second list island																
O`ahu	19	2%	154	5%	134	5%	34	6%	144	5%	99	5%	49	4%	632	5%
Maui	123	15%	404	14%	322	13%	106	18%	450	17%	359	19%	207	15%	1,971	15%
Hawai`i	251	30%	972	33%	953	38%	219	37%	885	34%	683	35%	590	43%	4,553	36%
Kaua`i	115	14%	397	14%	306	12%	60	10%	232	9%	227	12%	165	12%	1,501	12%
Moloka`i	68	8%	155	5%	92	4%	31	5%	200	8%	105	5%	115	8%	766	6%
no second application	270	32%	857	29%	680	27%	139	24%	711	27%	454	24%	240	18%	3,349	26%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Type of Application 1:																
residential	353	42%	1,207	41%	1,166	47%	298	51%	1,189	45%	883	46%	583	43%	5,678	44%
agricultural	412	49%	1,419	48%	1,126	45%	263	45%	1,193	46%	947	49%	654	48%	6,014	47%
pastoral	82	10%	312	11%	194	8%	28	5%	239	9%	96	5%	130	9%	1,081	8%
Type of Application 2:																
residential	412	49%	1,486	51%	1,165	47%	244	41%	1,264	48%	944	49%	742	54%	6,258	49%
agricultural	165	20%	541	18%	603	24%	197	33%	587	22%	449	23%	339	25%	2,881	23%
pastoral			54	2%	38	2%	9	2%	59	2%	79	4%	46	3%	284	2%
no second application	270	32%	857	29%	680	27%	139	24%	711	27%	454	24%	240	18%	3,349	26%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data except county of residence taken from original DHHL files. Date may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-2: Demographic Characteristics of Applicants

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Gender of respondent																
male	245	29%	1,190	41%	968	39%	301	51%	998	38%	819	43%	608	44%	5,130	40%
female	601	71%	1,748	59%	1,519	61%	288	49%	1,622	62%	1,106	57%	759	56%	7,643	60%
AGE																
18 to 24 years	52	6%	151	5%	81	3%	25	4%	68	3%	37	2%	25	2%	440	3%
25 to 34 years	57	7%	571	19%	471	19%	154	26%	437	17%	254	13%	199	15%	2,143	17%
35 to 44 years	78	9%	801	27%	765	31%	154	26%	654	25%	470	24%	317	23%	3,239	25%
45 to 54 years	106	13%	696	24%	706	28%	175	30%	595	23%	614	32%	466	34%	3,358	26%
55 to 64 years	147	17%	459	16%	277	11%	50	8%	594	23%	410	21%	251	18%	2,189	17%
65 to 74 years	372	44%	227	8%	145	6%	23	4%	227	9%	119	6%	103	8%	1,216	10%
75 years or older	34	4%	32	1%	16	1%	8	1%	46	2%	22	1%	5	0%	164	1%
no age data in file					24	1%									24	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Homestead Family Size																
one	170	20%	148	5%	75	3%	15	3%	147	6%	38	2%	32	2%	625	5%
two	291	34%	506	17%	279	11%	128	22%	385	15%	453	24%	287	21%	2,330	18%
three	112	13%	600	20%	453	18%	104	18%	510	19%	292	15%	302	22%	2,372	19%
four	68	8%	619	21%	728	29%	140	24%	585	22%	368	19%	288	21%	2,795	22%
five	96	11%	482	16%	405	16%	60	10%	490	19%	396	21%	207	15%	2,135	17%
six	32	4%	323	11%	326	13%	62	10%	230	9%	236	12%	156	11%	1,364	11%
seven	9	1%	149	5%	112	5%	30	5%	118	4%	77	4%	25	2%	520	4%
eight or more	8	1%	98	3%	107	4%	51	9%	135	5%	67	3%	61	4%	527	4%
unknown	62	7%	14	0%					20	1%			8	1%	104	1%
Number of children under 18 in Homestead Family																
none	546	65%	959	33%	682	27%	250	42%	926	35%	736	38%	591	43%	4,690	37%
one	114	13%	556	19%	551	22%	101	17%	472	18%	371	19%	241	18%	2,406	19%
two	66	8%	607	21%	613	25%	91	15%	560	21%	334	17%	304	22%	2,574	20%
three	61	7%	426	15%	384	15%	57	10%	393	15%	311	16%	114	8%	1,745	14%
four	7	1%	230	8%	162	7%	60	10%	177	7%	139	7%	75	5%	850	7%
five	26	3%	151	5%	95	4%	30	5%	92	3%	35	2%	42	3%	471	4%
number unknown	28	3%	9	0%											37	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-3: Demographic Characteristics of Applicants

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Veteran in the household																
yes	258	30%	1,148	39%	783	32%	260	44%	1,122	43%	887	46%	650	48%	5,109	40%
no	582	69%	1,785	61%	1,695	68%	321	54%	1,466	56%	1,039	54%	716	52%	7,604	60%
not sure	6	1%	5	0%	8	0%			9	0%					28	0%
REFUSED							8	1%	23	1%					32	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Year First Applied																
before 1970	72	8%	130	4%	55	2%	41	7%	135	5%	101	5%	50	4%	584	5%
1970 to 1979	90	11%	315	11%	351	14%	83	14%	316	12%	273	14%	181	13%	1,609	13%
1980 to 1984	70	8%	260	9%	303	12%			210	8%	181	9%	115	8%	1,139	9%
1985 to 1989	383	45%	1,309	45%	980	39%	278	47%	1,175	45%	811	42%	690	50%	5,626	44%
1990 to 1995	232	27%	925	31%	797	32%	186	32%	784	30%	560	29%	331	24%	3,816	30%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Number other household residents on a DHHL waiting list																
none	381	45%	1,424	48%	1,296	52%	278	47%	1,337	51%	1,164	60%	820	60%	6,698	52%
one	214	25%	745	25%	600	24%	117	20%	703	27%	397	21%	250	18%	3,027	24%
two	93	11%	296	10%	291	12%	85	14%	229	9%	87	5%	151	11%	1,234	10%
three	21	3%	236	8%	86	3%	59	10%	134	5%	90	5%	42	3%	668	5%
four	51	6%	145	5%	101	4%	28	5%	162	6%	90	5%	53	4%	631	5%
five	71	8%	92	3%	112	5%	22	4%	56	2%	98	5%	51	4%	501	4%
number unknown	15	2%													15	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-4: Characteristics of Applicant's Current Housing Unit

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Residence is owned/rented:																
own	246	29%	1,000	34%	896	36%	211	36%	1,266	48%	1,197	62%	986	72%	5,802	45%
rent	329	39%	1,554	53%	1,301	52%	284	48%	1,072	41%	591	31%	246	18%	5,377	42%
sharing with others, no rent	167	20%	259	9%	234	9%	38	7%	160	6%	98	5%	44	3%	998	8%
occupy without cash rent	106	12%	107	4%	47	2%	42	7%	100	4%	31	2%	75	6%	508	4%
DON'T KNOW/REFUSED			18	1%	9	0%	14	2%	23	1%	9	0%	15	1%	88	1%
Type of home																
a single family house	640	76%	2,306	78%	1,935	78%	432	73%	2,035	78%	1,565	81%	1,160	85%	10073	79%
townhouse, duplex, multiplex	46	5%	249	8%	192	8%	58	10%	248	9%	145	8%	144	11%	1,084	8%
apartment	106	12%	306	10%	284	11%	65	11%	257	10%	121	6%	16	1%	1,154	9%
condominium apartment	18	2%	37	1%	52	2%	26	4%	67	3%	86	4%	39	3%	325	3%
other	37	4%	39	1%	24	1%	8	1%	13	1%	9	0%	8	1%	138	1%
Number of rooms in the home																
four or fewer	243	29%	612	21%	411	17%	90	15%	400	15%	194	10%	155	11%	2,104	16%
five	165	20%	435	15%	483	19%	30	5%	386	15%	276	14%	112	8%	1,887	15%
six	115	14%	651	22%	417	17%	125	21%	470	18%	304	16%	205	15%	2,288	18%
seven	86	10%	474	16%	453	18%	59	10%	498	19%	323	17%	229	17%	2,122	17%
eight	129	15%	379	13%	352	14%	131	22%	347	13%	361	19%	205	15%	1,906	15%
nine	57	7%	209	7%	161	6%	66	11%	234	9%	201	10%	155	11%	1,083	8%
ten or more	51	6%	177	6%	209	8%	87	15%	285	11%	267	14%	306	22%	1,382	11%
Number of bedrooms																
studio	23	3%	54	2%	9	0%			20	1%					106	1%
one bedroom	111	13%	161	5%	189	8%	25	4%	95	4%	62	3%	51	4%	695	5%
two bedrooms	187	22%	642	22%	533	21%	115	19%	499	19%	304	16%	164	12%	2,444	19%
three bedrooms	339	40%	1,362	46%	1,179	47%	245	42%	1,248	48%	925	48%	612	45%	5,910	46%
four bedrooms	130	15%	534	18%	451	18%	138	23%	537	20%	448	23%	401	29%	2,638	21%
five or more	57	7%	184	6%	125	5%	67	11%	221	8%	187	10%	129	9%	971	8%
not reported													9	1%	9	0%
Number of bathrooms																
one bathroom	416	49%	1,523	52%	1,146	46%	195	33%	1,034	39%	657	34%	330	24%	5,301	41%
two bathrooms	391	46%	1,187	40%	1,133	46%	285	48%	1,274	49%	975	51%	687	50%	5,931	46%
three or more	40	5%	228	8%	207	8%	109	19%	313	12%	294	15%	341	25%	1,533	12%
number not reported													9	1%	9	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-5: Applicants' Expectations of the Award Process

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Would you accept award without infrastructure?																
yes	312	37%	1,352	46%	1,025	41%	301	51%	1,035	39%	643	33%	505	37%	5,171	40%
not sure, depends	215	25%	603	21%	572	23%	112	19%	524	20%	554	29%	433	32%	3,013	24%
no	303	36%	966	33%	890	36%	170	29%	1,053	40%	720	37%	429	31%	4,532	35%
refused	16	2%	18	1%			5	1%	9	0%	9	0%			57	0%
Would you accept award without house? (with infrastructure)																
yes	319	38%	1,277	43%	1,266	51%	217	37%	1,372	52%	1,123	58%	684	50%	6,258	49%
not sure, depends	90	11%	193	7%	108	4%	40	7%	107	4%	145	8%	155	11%	839	7%
no	110	13%	98	3%	87	4%	25	4%	98	4%	6	0%	22	2%	447	4%
accept raw land	328	39%	1,370	47%	1,025	41%	307	52%	1,044	40%	651	34%	505	37%	5,229	41%
Do you intend to build your own house on the land?																
intend to build a house	261	31%	1,094	37%	1,042	42%	251	43%	1,037	40%	1,017	53%	731	53%	5,433	43%
want house already built	387	46%	1,180	40%	941	38%	183	31%	885	34%	489	25%	253	19%	4,318	34%
will not build for a while	52	6%	205	7%	125	5%	39	7%	141	5%	106	5%	85	6%	752	6%
doesn't matter	86	10%	314	11%	279	11%	75	13%	348	13%	205	11%	191	14%	1,498	12%
no response	60	7%	146	5%	99	4%	41	7%	210	8%	110	6%	107	8%	772	6%
How long after receiving award before starting to build?																
right away, within a year	193	23%	798	27%	779	31%	200	34%	787	30%	750	39%	553	40%	4,059	32%
within two years	32	4%	345	12%	292	12%	45	8%	266	10%	198	10%	200	15%	1,377	11%
next three years	19	2%	113	4%	75	3%	14	2%	116	4%	92	5%	48	3%	476	4%
more than four years	25	3%	45	2%	66	3%	15	3%	62	2%	66	3%	30	2%	310	2%
my kids will build									9	0%	8	0%			17	0%
not sure when I'd build	79	9%	107	4%	109	4%	52	9%	145	6%	108	6%	92	7%	691	5%
want house already built	499	59%	1,530	52%	1,165	47%	263	45%	1,236	47%	704	37%	444	32%	5,842	46%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Why would you wait that long?																
because of finances	16	64%	28	62%	66	100%	15	100%	57	80%	35	47%	16	52%	233	71%
not ready to move yet			17	38%					14	20%	40	53%	14	48%	85	26%
REFUSED	9	36%													9	3%
Total Responding:	25	100%	45	100%	66	100%	15	100%	71	100%	74	100%	30	100%	327	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-6: Characteristics of Applicant's Preferred Housing Unit

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Preferred type of home on land																
single family home	740	87%	2,771	94%	2,338	94%	503	85%	2,386	91%	1,738	90%	1,253	92%	11730	92%
townhouse, duplex, multiplex	23	3%	104	4%	44	2%	37	6%	103	4%	51	3%	44	3%	406	3%
other type (apartment)	14	2%	9	0%	17	1%	17	3%	14	1%	30	2%	24	2%	124	1%
doesn't matter to me	45	5%	9	0%	21	1%	16	3%	46	2%	34	2%	15	1%	186	1%
no response	25	3%	45	2%	66	3%	15	3%	71	3%	74	4%	30	2%	327	3%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Would you accept and MFD?																
would accept	266	31%	1,210	41%	891	36%	212	36%	808	31%	514	27%	303	22%	4,206	33%
not sure, depends	86	10%	324	11%	366	15%	41	7%	341	13%	132	7%	152	11%	1,442	11%
would not accept	478	56%	1,379	47%	1,229	49%	321	55%	1,458	56%	1,262	66%	886	65%	7,013	55%
no response	16	2%	25	1%			14	2%	13	1%	18	1%	25	2%	111	1%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Prefarred number of bedrooms																
one bedroom	7	1%	16	1%			9	2%	21	1%	17	1%	17	1%	86	1%
two bedrooms	237	28%	293	10%	192	8%	42	7%	204	8%	164	9%	92	7%	1,224	10%
three bedrooms	427	50%	1,594	54%	1,311	53%	252	43%	1,254	48%	812	42%	454	33%	6,104	48%
four bedrooms	140	17%	795	27%	803	32%	192	33%	923	35%	700	36%	593	43%	4,146	32%
five or more	35	4%	233	8%	179	7%	94	16%	219	8%	232	12%	193	14%	1,186	9%
haven't decided			8	0%									18	1%	26	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Acceptable number of bedrooms																
one bedroom	83	10%	196	7%	135	5%	39	7%	93	4%	93	5%	116	9%	754	6%
two bedrooms	427	50%	1,357	46%	967	39%	195	33%	1,077	41%	622	32%	341	25%	4,986	39%
three bedrooms	250	29%	1,202	41%	1,229	49%	281	48%	1,136	43%	979	51%	633	46%	5,710	45%
four bedrooms	71	8%	161	5%	148	6%	65	11%	259	10%	196	10%	232	17%	1,130	9%
five or more	6	1%	8	0%	8	0%	9	2%	41	2%	39	2%	27	2%	137	1%
haven't decided	9	1%	14	0%					14	1%			18	1%	55	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-7: Characteristics of Applicant's Preferred Housing Unit

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Prefarred number of bathrooms																
one bathroom	151	18%	405	14%	249	10%	34	6%	210	8%	118	6%	95	7%	1,262	10%
two bathrooms	630	74%	2,316	79%	1,948	78%	481	82%	1,978	75%	1,375	71%	872	64%	9,600	75%
three bathrooms	38	4%	206	7%	280	11%	60	10%	381	15%	371	19%	308	23%	1,645	13%
four or more	28	3%	10	0%	9	0%	14	2%	51	2%	62	3%	73	5%	248	2%
haven't decided													18	1%	18	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Acceptable number of bathrooms																
one bathroom	527	62%	1,963	67%	1,415	57%	300	51%	1,366	52%	900	47%	516	38%	6,987	55%
two bathrooms	288	34%	934	32%	1,007	41%	262	44%	1,138	43%	936	49%	747	55%	5,313	42%
three bathrooms	25	3%	35	1%	64	3%	18	3%	98	4%	78	4%	57	4%	375	3%
four or more	6	1%					9	2%	18	1%	12	1%	29	2%	74	1%
haven't decided			6	0%									18	1%	24	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
would change unit type	669	79%	2,422	82%	2,012	81%	462	79%	2,065	79%	1,625	84%	1,107	81%	10362	81%
would not change	178	21%	516	18%	474	19%	126	21%	556	21%	301	16%	260	19%	2,411	19%
would change no. bedrooms	425	50%	2,165	74%	1,684	68%	394	67%	1,778	68%	1,348	70%	939	69%	8,733	68%
would not change	421	50%	774	26%	802	32%	195	33%	843	32%	578	30%	427	31%	4,040	32%
would change no. bathrooms	420	50%	1,728	59%	1,376	55%	315	53%	1,452	55%	1,107	57%	723	53%	7,122	56%
would not change	427	50%	1,210	41%	1,110	45%	274	47%	1,168	45%	819	43%	643	47%	5,651	44%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-8: Qualifications of Applicants

	Estimated Housing Need Continuum												Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
1994 HF income before tax																
DON'T KNOW/REFUSED	112	13%	368	13%	240	10%	47	8%	531	20%	207	11%	269	20%	1,775	14%
less than $10,000	270	32%	310	11%			34	6%	71	3%					685	5%
$10,000 to $19,999	205	24%	743	25%	138	6%	47	8%	263	10%	15	1%			1,411	11%
$20,000 to $29,999	218	26%	583	20%	512	21%	67	11%	299	11%	153	8%	50	4%	1,881	15%
$30,000 to $39,999	21	3%	491	17%	668	27%	35	6%	414	16%	421	22%	157	12%	2,208	17%
$40,000 to $49,999	10	1%	241	8%	428	17%	91	15%	512	20%	376	20%	190	14%	1,846	14%
$50,000 to $59,999	9	1%	142	5%	326	13%	124	21%	301	11%	249	13%	179	13%	1,330	10%
$60,000 to $74,999			61	2%	114	5%	71	12%	175	7%	243	13%	143	10%	806	6%
$75,000 to $99,999					44	2%	42	7%	49	2%	206	11%	215	16%	556	4%
$100,000 or more					16	1%	30	5%	3	0%	57	3%	165	12%	274	2%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Income as Percent of HUD Guidelines																
below 30 percent of median	434	51%	890	30%			74	13%	266	10%					1,664	13%
30 to 49 percent of median	285	34%	582	20%	655	26%	104	18%	350	13%	188	10%			2,164	17%
50 to 79 percent of median	95	11%	633	22%	653	26%	62	10%	478	18%	358	19%	278	20%	2,557	20%
80 to 119 percent of median	7	1%	668	23%	901	36%	165	28%	1,044	40%	890	46%	578	42%	4,252	33%
120 to 139 percent of median					192	8%	116	20%	150	6%	263	14%	218	16%	939	7%
140 percent of median or higher	9	1%					68	12%			192	10%	284	21%	554	4%
not classified	17	2%	166	6%	86	3%			333	13%	35	2%	8	1%	644	5%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Downpayment Status																
none	55	6%	206	7%	149	6%	63	11%							474	4%
less than $5,000	194	23%	1,181	40%	955	38%	188	32%	11	0%					2,529	20%
$5,000 to $14,999	181	21%	1,058	36%	1,349	54%	279	47%	1,253	48%	123	6%	50	4%	4,295	34%
$15,000 to $24,999	204	24%	379	13%			16	3%	646	25%	869	45%	331	24%	2,446	19%
$25,000 to $39,999			33	1%			9	2%	189	7%	221	11%	171	12%	622	5%
$40,000 or more	17	2%	7	0%					92	4%	154	8%	198	14%	468	4%
no response	196	23%	73	2%	33	1%	33	6%	430	16%	558	29%	616	45%	1,939	15%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-9: Qualifications of Applicants

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Imputed Monthly Payment Ability																
less than $200	639	75%	64	2%					98	4%	15	1%			815	6%
$200 to $499	97	11%	2,448	83%	22	1%	90	15%	192	7%	224	12%	24	2%	3,097	24%
$500 to $799	11	1%	280	10%	2,064	83%	33	6%	741	28%	268	14%	30	2%	3,426	27%
$800 to $1,099			81	3%	401	16%	33	6%	1,017	39%	1,114	58%	62	5%	2,707	21%
$1,100 to $1,399							57	10%	257	10%	190	10%	133	10%	637	5%
$1,400 or more							204	35%	17	1%	23	1%	550	40%	794	6%
no response	100	12%	66	2%			173	29%	297	11%	92	5%	569	42%	1,297	10%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Real Estate ownership																
own current unit	118	14%	666	23%	634	26%	157	27%	932	36%	841	44%	621	45%	3,969	31%
own home plus other	50	6%	183	6%	100	4%	38	6%	297	11%	290	15%	316	23%	1,274	10%
own other RE only	19	2%	87	3%	151	6%	49	8%	166	6%	72	4%	58	4%	601	5%
renter	339	40%	1,474	50%	1,173	47%	235	40%	913	35%	527	27%	197	14%	4,858	38%
bunking up	321	38%	529	18%	428	17%	111	19%	313	12%	196	10%	174	13%	2,072	16%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Access to special financing																
yes	152	18%	756	26%	715	29%	234	40%	800	31%	581	30%	472	35%	3,710	29%
no	664	78%	2,054	70%	1,693	68%	337	57%	1,687	64%	1,268	66%	816	60%	8,320	67%
not sure	30	4%	128	4%	79	3%	17	3%	113	4%	77	4%	62	5%	505	4%
REFUSED									21	1%			17	1%	37	0%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-10: Expectations of DHHL

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
DHHL should.....																
stick to awarding land	155	18%	650	22%	609	24%	131	22%	599	23%	485	25%	292	21%	2,919	23%
attend to all housing need	432	51%	1,838	63%	1,562	63%	337	57%	1,653	63%	1,236	64%	844	62%	7,902	62%
not sure	234	28%	426	14%	306	12%	113	19%	336	13%	183	10%	223	16%	1,820	14%
REFUSED	26	3%	25	1%	10	0%	8	1%	33	1%	22	1%	8	1%	132	1%
DHHL should.....																
use land to generate funds	363	43%	1,410	48%	1,265	51%	249	42%	1,149	44%	1,065	55%	636	47%	6,135	48%
use all land for awards	278	33%	947	32%	898	36%	208	35%	968	37%	562	29%	392	29%	4,252	33%
not sure	190	22%	573	19%	316	13%	117	20%	457	17%	271	14%	332	24%	2,255	18%
REFUSED	15	2%	9	0%	8	0%	16	3%	47	2%	28	1%	8	1%	131	1%
DHHL should.....																
offer some multifamily units	326	39%	1,298	44%	1,161	47%	236	40%	975	37%	773	40%	556	41%	5,324	42%
offer only single family	402	47%	1,458	50%	1,163	47%	316	54%	1,429	55%	999	52%	725	53%	6,491	51%
doesn't matter	108	13%	149	5%	147	6%	21	4%	141	5%	117	6%	73	5%	756	6%
REFUSED	10	1%	34	1%	16	1%	15	3%	76	3%	38	2%	13	1%	202	2%
DHHL should.....																
build kupuna housing	533	63%	1,948	66%	1,715	69%	373	63%	1,649	63%	1,296	67%	948	69%	8,461	66%
stick to land awards	147	17%	748	25%	601	24%	156	27%	691	26%	461	24%	303	22%	3,107	24%
doesn't matter	82	10%	118	4%	100	4%	25	4%	144	5%	98	5%	68	5%	635	5%
refused	85	10%	124	4%	70	3%	35	6%	137	5%	72	4%	48	4%	571	4%
Homesteaders should....																
help pay for infrastructure	142	17%	590	20%	608	24%	141	24%	682	26%	548	28%	380	28%	3,090	24%
DHHL should pay all costs	562	66%	1,990	68%	1,633	66%	364	62%	1,583	60%	1,090	57%	798	58%	8,018	63%
not sure	143	17%	343	12%	230	9%	76	13%	267	10%	261	14%	188	14%	1,509	12%
REFUSED			15	1%	16	1%	8	1%	90	3%	27	1%			156	1%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Should Hawaiian Homesteads follow county building codes?																
follow all building codes	45	32%	139	23%	50	8%			117	17%	49	9%	49	13%	448	15%
follow same building codes	97	68%	406	69%	536	88%	113	80%	461	68%	426	79%	306	81%	2,346	76%
not sure			45	8%	21	4%	28	20%	104	15%	62	12%	25	6%	286	9%
Total Responding:	142	100%	590	100%	608	100%	141	100%	682	100%	539	100%	380	100%	3,081	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
Data taken from applicant survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-11: Evaluation of DHHL Services

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Rating: Friendliness of staff																
A	239	28%	720	25%	607	24%	129	22%	695	27%	366	19%	260	19%	3,017	24%
B	174	21%	627	21%	683	27%	167	28%	612	23%	478	25%	362	26%	3,101	24%
C	142	17%	769	26%	692	28%	131	22%	575	22%	554	29%	285	21%	3,148	25%
D	52	6%	293	10%	191	8%	71	12%	210	8%	114	6%	93	7%	1,023	8%
F	60	7%	156	5%	55	2%	21	4%	167	6%	187	10%	56	4%	703	6%
DON'T KNOW/REFUSED	180	21%	373	13%	259	10%	70	12%	362	14%	227	12%	311	23%	1,782	14%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Rating: Ability to answer questions																
A	206	24%	564	19%	458	18%	110	19%	550	21%	319	17%	168	12%	2,376	19%
B	196	23%	734	25%	642	26%	145	25%	636	24%	527	27%	321	23%	3,200	25%
C	150	18%	757	26%	723	29%	94	16%	700	27%	496	26%	282	21%	3,201	25%
D	37	4%	334	11%	288	12%	70	12%	224	9%	168	9%	185	14%	1,306	10%
F	62	7%	139	5%	103	4%	95	16%	147	6%	182	9%	101	7%	829	6%
DON'T KNOW/REFUSED	197	23%	410	14%	272	11%	73	12%	363	14%	234	12%	311	23%	1,860	15%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%
Rating: Get land to Hawaiians																
A	157	19%	285	10%	206	8%	37	6%	244	9%	121	6%	97	7%	1,147	9%
B	111	13%	281	10%	324	13%	61	10%	291	11%	183	10%	162	12%	1,413	11%
C	201	24%	732	25%	569	23%	149	25%	621	24%	460	24%	262	19%	2,995	23%
D	65	8%	757	26%	569	23%	77	13%	505	19%	415	22%	245	18%	2,633	21%
F	132	16%	671	23%	602	24%	222	38%	630	24%	578	30%	472	35%	3,307	26%
DON'T KNOW/REFUSED	182	21%	212	7%	216	9%	42	7%	329	13%	169	9%	126	9%	1,278	10%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-12: Evaluation of DHHL Services

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Service Rating: Alu Like																
A	240	28%	800	27%	767	31%	106	18%	661	25%	407	21%	311	23%	3,291	26%
B	229	27%	886	30%	630	25%	119	20%	649	25%	673	35%	357	26%	3,543	28%
C	113	13%	629	21%	534	21%	141	24%	580	22%	297	15%	255	19%	2,549	20%
D	23	3%	193	7%	103	4%	57	10%	77	3%	109	6%	66	5%	628	5%
F	21	2%	77	3%	94	4%	46	8%	157	6%	91	5%	57	4%	542	4%
DON'T KNOW/REFUSED	221	26%	353	12%	358	14%	121	21%	496	19%	350	18%	320	23%	2,220	17%
Service Rating: OHA																
A	148	17%	312	11%	248	10%	23	4%	322	12%	183	9%	137	10%	1,372	11%
B	198	23%	728	25%	514	21%	133	23%	600	23%	348	18%	327	24%	2,848	22%
C	168	20%	953	32%	786	32%	137	23%	695	27%	572	30%	343	25%	3,654	29%
D	94	11%	340	12%	397	16%	116	20%	293	11%	310	16%	190	14%	1,740	14%
F	83	10%	373	13%	232	9%	99	17%	360	14%	271	14%	183	13%	1,601	13%
DON'T KNOW/REFUSED	156	18%	232	8%	309	12%	81	14%	350	13%	242	13%	186	14%	1,556	12%
Service Rating: DHHL																
A	177	21%	457	16%	324	13%	49	8%	376	14%	200	10%	169	12%	1,751	14%
B	242	29%	601	20%	565	23%	119	20%	568	22%	398	21%	263	19%	2,756	22%
C	163	19%	1,035	35%	821	33%	182	31%	823	31%	685	36%	335	25%	4,045	32%
D	66	8%	442	15%	348	14%	107	18%	418	16%	265	14%	269	20%	1,915	15%
F	59	7%	283	10%	292	12%	98	17%	272	10%	272	14%	219	16%	1,496	12%
DON'T KNOW/REFUSED	140	17%	121	4%	137	6%	33	6%	163	6%	106	5%	111	8%	811	6%
Service Rating: KSBE																
A	296	35%	891	30%	763	31%	177	30%	756	29%	470	24%	388	28%	3,740	29%
B	176	21%	793	27%	709	29%	120	20%	610	23%	429	22%	180	13%	3,017	24%
C	106	13%	560	19%	392	16%	91	15%	494	19%	413	21%	254	19%	2,310	18%
D	28	3%	228	8%	250	10%	62	11%	234	9%	155	8%	172	13%	1,130	9%
F	107	13%	297	10%	182	7%	64	11%	312	12%	219	11%	171	13%	1,353	11%
DON'T KNOW/REFUSED	133	16%	169	6%	191	8%	75	13%	215	8%	240	12%	201	15%	1,224	10%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table D-13: Evaluation of DHHL Services

	Estimated Housing Need Continuum														Total Responding:	
	very low qualification		assisted rental		near market renter		market borderline		assisted owner		low market owner		high market owner			
Best example of Hawaiian agency																
ALU LIKE, Inc.	138	16%	833	28%	653	26%	123	21%	598	23%	534	28%	303	22%	3,182	25%
Office of Hawaiian Affairs	42	5%	250	9%	183	7%	46	8%	224	9%	167	9%	161	12%	1,072	8%
Dept of Hawaiian Home Lands	64	8%	300	10%	264	11%	39	7%	273	10%	150	8%	142	10%	1,233	10%
Kamehameha Schools	71	8%	297	10%	323	13%	66	11%	289	11%	233	12%	112	8%	1,391	11%
Bishop Estate	29	3%	109	4%	118	5%	50	8%	101	4%	61	3%	84	6%	551	4%
Ka La Hui			48	2%	41	2%	20	3%			19	1%	9	1%	136	1%
other	14	2%	111	4%	90	4%	26	4%	177	7%	95	5%	44	3%	556	4%
none does much for Hawaiians	74	9%	235	8%	153	6%	75	13%	165	6%	118	6%	156	11%	976	8%
they all do pretty well	24	3%	63	2%	72	3%	8	1%	54	2%	25	1%	15	1%	260	2%
don't know, can't choose	391	46%	686	23%	574	23%	129	22%	711	27%	510	26%	331	24%	3,331	26%
no response			7	0%	16	1%	8	1%	30	1%	14	1%	8	1%	84	1%
Total Responding:	847	100%	2,938	100%	2,486	100%	589	100%	2,621	100%	1,926	100%	1,367	100%	12773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Data may not sum to totals due to rounding weighted data.

Tables E

Applicant Phone Survey Tabulations

By The Year of Application

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-1: Application Characteristics

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
COUNTY OF RESIDENCE												
O'ahu	407	69%	1,210	75%	683	59%	2,895	50%	2,229	57%	7,424	57%
Hawai'i	106	18%	175	11%	278	24%	1,278	22%	779	20%	2,616	20%
Maui	31	5%	107	7%	86	7%	708	12%	314	8%	1,245	10%
Kaua'i	11	2%	59	4%	31	3%	398	7%	252	7%	752	6%
Outside the State	33	6%	59	4%	76	7%	487	8%	307	8%	962	7%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Island of First Choice												
O'ahu	438	74%	1,168	73%	537	47%	1,028	18%	1,313	34%	4,484	34%
Maui	31	5%	68	4%	72	6%	1,558	27%	779	20%	2,508	19%
Hawai'i	76	13%	233	14%	403	35%	2,210	38%	1,279	33%	4,201	32%
Kaua'i	23	4%	95	6%	98	8%	673	12%	367	9%	1,256	10%
Moloka'i	21	4%	45	3%	43	4%	297	5%	144	4%	550	4%
Island of Second Choice												
O'ahu	66	11%	45	3%			207	4%	323	8%	641	5%
Maui	70	12%	196	12%	62	5%	1,110	19%	532	14%	1,971	15%
Hawai'i	116	20%	288	18%	354	31%	2,324	40%	1,539	40%	4,621	36%
Kaua'i	28	5%	144	9%	84	7%	650	11%	606	16%	1,512	12%
Moloka'i	5	1%	63	4%	10	1%	380	7%	308	8%	766	6%
no second application	304	52%	873	54%	643	56%	1,094	19%	574	15%	3,488	27%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Type of Application 1:												
residential	558	95%	1,510	94%	758	66%	1,411	24%	1,457	38%	5,695	44%
agricultural	5	1%	69	4%	316	27%	3,903	68%	1,882	48%	6,175	48%
pastoral	25	4%	30	2%	79	7%	452	8%	544	14%	1,129	9%
Type of Application 2:												
residential			64	4%	265	23%	3,832	66%	2,184	56%	6,345	49%
agricultural	261	44%	622	39%	235	20%	791	14%	972	25%	2,881	22%
pastoral	25	4%	50	3%	10	1%	49	1%	151	4%	284	2%
no second application	304	52%	873	54%	643	56%	1,094	19%	574	15%	3,488	27%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-2: Demographic Characteristics of Applicants

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Gender of respondent												
male	214	36%	699	43%	495	43%	2,133	37%	1,702	44%	5,243	40%
female	375	64%	910	57%	658	57%	3,633	63%	2,180	56%	7,756	60%
AGE												
18 to 24 years			14	1%			8	0%	419	11%	440	3%
25 to 34 years	8	1%			83	7%	1,153	20%	909	23%	2,153	17%
35 to 44 years	22	4%	518	32%	477	41%	1,386	24%	861	22%	3,263	25%
45 to 54 years	165	28%	610	38%	326	28%	1,398	24%	922	24%	3,420	26%
55 to 64 years	242	41%	308	19%	152	13%	1,078	19%	482	12%	2,262	17%
65 to 74 years	135	23%	151	9%	100	9%	633	11%	245	6%	1,264	10%
75 years or older	17	3%	9	1%			104	2%	43	1%	173	1%
no age date in file					16	1%	8	0%			24	0%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Homestead Family Size												
one	42	7%	57	4%	35	3%	284	5%	208	5%	625	5%
two	110	19%	224	14%	133	12%	1,097	19%	765	20%	2,330	18%
three	91	15%	369	23%	185	16%	962	17%	766	20%	2,372	18%
four	83	14%	302	19%	233	20%	1,315	23%	863	22%	2,795	22%
five	119	20%	271	17%	260	23%	890	15%	595	15%	2,135	16%
six	69	12%	156	10%	155	13%	667	12%	317	8%	1,364	10%
seven	47	8%	93	6%	70	6%	159	3%	152	4%	520	4%
eight or more	17	3%	110	7%	57	5%	215	4%	127	3%	527	4%
unknown	14	2%	27	2%	25	2%	175	3%	89	2%	330	3%
Number of children under 18 in Homestead Family												
none	228	39%	520	32%	268	23%	2,225	39%	1,450	37%	4,690	36%
one	124	21%	382	24%	162	14%	965	17%	773	20%	2,406	19%
two	92	16%	250	16%	380	33%	1,152	20%	700	18%	2,574	20%
three	93	16%	245	15%	168	15%	705	12%	534	14%	1,745	13%
four	33	6%	99	6%	97	8%	382	7%	240	6%	850	7%
five	5	1%	104	6%	54	5%	188	3%	119	3%	471	4%
number unknown	14	2%	9	1%	25	2%	149	3%	66	2%	263	2%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-3: Demographic Characteristics of Applicants

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Veteran in the household												
yes	296	50%	691	43%	392	34%	2,386	41%	1,493	38%	5,258	40%
no	285	48%	918	57%	746	65%	3,355	58%	2,377	61%	7,681	59%
not sure							17	0%	12	0%	28	0%
REFUSED	8	1%			14	1%	9	0%			32	0%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Year First Applied												
before 1970	589	100%									589	100%
1970 to 1979			1,609	100%							1,609	100%
1980 to 1984					1,153	100%					1,153	100%
1985 to 1989							5,766	100%			5,766	100%
1990 to 1995									3,882	100%	3,882	100%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Number other household residents on a DHHL waiting list												
none	300	51%	861	54%	706	61%	3,039	53%	1,952	50%	6,858	53%
one	168	29%	414	26%	183	16%	1,394	24%	893	23%	3,051	23%
two	33	6%	140	9%	128	11%	557	10%	398	10%	1,256	10%
three	33	6%	97	6%	31	3%	270	5%	269	6%	680	5%
four	17	3%	68	4%	70	6%	311	5%	171	4%	637	5%
five	30	5%	30	2%	35	3%	194	3%	212	5%	501	4%
number unknown	8	1%							7	0%	15	0%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-4: Characteristics of Applicant's Current Housing Unit

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Residence is owned/rented:												
own	191	33%	715	44%	455	40%	2,919	52%	1,522	40%	5,802	45%
rent	335	57%	725	45%	592	52%	2,057	37%	1,668	44%	5,377	42%
sharing with others, no rent	33	6%	104	6%	80	7%	417	7%	364	10%	998	8%
occupy without cash rent	25	4%	57	4%	10	1%	189	3%	227	6%	508	4%
DON'T KNOW/REFUSED			9	1%			44	1%	36	1%	88	1%
Type of home												
a single family house	426	73%	1,165	72%	850	75%	4,642	83%	2,988	78%	10,073	79%
townhouse, duplex, multiplex	45	8%	164	10%	134	12%	355	6%	386	10%	1,084	8%
apartment	113	19%	185	11%	115	10%	386	7%	356	9%	1,154	9%
condominium apartment			76	5%	28	2%	158	3%	62	2%	325	3%
other			18	1%	10	1%	85	2%	25	1%	138	1%
Number of rooms in the home												
four or fewer	116	20%	303	19%	216	19%	841	15%	627	16%	2,104	16%
five	108	18%	257	16%	176	15%	760	14%	586	15%	1,887	15%
six	86	15%	199	12%	249	22%	1,066	19%	688	18%	2,288	18%
seven	50	8%	301	19%	203	18%	887	16%	682	18%	2,122	17%
eight	114	19%	265	16%	94	8%	871	15%	562	15%	1,906	15%
nine	33	6%	101	6%	122	11%	500	9%	327	9%	1,083	8%
ten or more	78	13%	183	11%	78	7%	701	12%	343	9%	1,382	11%
Number of bedrooms												
studio							68	1%	38	1%	106	1%
one bedroom	50	9%	154	10%	101	9%	239	4%	151	4%	695	5%
two bedrooms	174	30%	291	18%	179	16%	967	17%	833	21%	2,444	19%
three bedrooms	208	35%	653	41%	678	59%	2,557	44%	1,814	47%	5,910	45%
four bedrooms	107	18%	386	24%	138	12%	1,318	23%	688	18%	2,638	20%
five or more	45	8%	125	8%	43	4%	467	8%	292	8%	971	7%
not reported	5	1%			14	1%	149	3%	66	2%	235	2%
Number of bathrooms												
one bathroom	293	50%	662	41%	511	44%	2,191	38%	1,643	42%	5,301	41%
two bathrooms	257	44%	766	48%	532	46%	2,653	46%	1,722	44%	5,931	46%
three or more	33	6%	181	11%	96	8%	773	13%	451	12%	1,533	12%
number not reported	5	1%			14	1%	149	3%	66	2%	235	2%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-5: Applicants' Expectations of the Award Process

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Would you accept award without infrastructure?												
yes	162	28%	384	24%	518	45%	2,517	45%	1,591	42%	5,171	40%
not sure, depends	125	21%	460	29%	261	23%	1,339	24%	828	22%	3,013	24%
no	297	51%	738	46%	349	31%	1,762	31%	1,384	36%	4,532	35%
refused			27	2%	10	1%	0	0%	12	0%	57	0%
Would you accept award without house? (with infrastructure)												
yes	342	58%	885	55%	458	40%	2,626	46%	1,947	50%	6,258	48%
not sure, depends	47	8%	200	12%	128	11%	309	5%	155	4%	839	6%
no	33	6%	113	7%	25	2%	166	3%	110	3%	447	3%
accept raw land	167	28%	411	26%	543	47%	2,665	46%	1,669	43%	5,455	42%
Do you intend to build your own house on the land?												
intend to build a house	204	35%	561	35%	585	51%	2,486	44%	1,596	42%	5,433	43%
want house already built	297	51%	681	42%	374	33%	1,689	30%	1,276	33%	4,318	34%
will not build for a while	8	1%	102	6%	35	3%	338	6%	268	7%	752	6%
doesn't matter	33	6%	210	13%	74	7%	660	12%	521	14%	1,498	12%
no response	41	7%	54	3%	70	6%	453	8%	154	4%	772	6%
How long after receiving award before starting to build?												
right away, within a year	154	26%	382	24%	441	38%	1,776	31%	1,306	34%	4,059	31%
within two years	17	3%	202	13%	88	8%	669	12%	402	10%	1,377	11%
next three years	25	4%	57	4%	54	5%	221	4%	120	3%	476	4%
more than four years			21	1%	39	3%	161	3%	89	2%	310	2%
my kids will build	8	1%					9	0%			17	0%
not sure when I'd build	33	6%	110	7%	37	3%	310	5%	200	5%	691	5%
want house already built	352	60%	838	52%	494	43%	2,620	45%	1,764	45%	6,068	47%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Why would you wait that long?												
because of finances			12	56%	10	26%	134	79%	77	86%	233	71%
not ready to move yet	8	100%			29	74%	36	21%	12	14%	85	26%
REFUSED			9	44%							9	3%
Total Responding:	8	100%	21	100%	39	100%	170	100%	89	100%	327	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-6: Characteristics of Applicant's Preferred Housing Unit

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Preferred type of home on land												
single family home	521	89%	1,530	95%	1,050	92%	5,166	92%	3,463	91%	11,730	92%
townhouse, duplex, multiplex	30	5%	41	3%	10	1%	149	3%	176	5%	406	3%
other type (apartment)	17	3%	18	1%			51	1%	38	1%	124	1%
doesn't matter to me	8	1%			39	3%	89	2%	50	1%	186	1%
no response	8	1%	21	1%	39	3%	170	3%	89	2%	327	3%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%
Would you accept and MFD?												
would accept	149	25%	458	28%	369	32%	1,690	30%	1,540	40%	4,206	33%
not sure, depends	58	10%	181	11%	164	14%	646	11%	393	10%	1,442	11%
would not accept	361	62%	952	59%	605	53%	3,238	58%	1,857	49%	7,013	55%
no response	17	3%	18	1%			51	1%	26	1%	111	1%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%
Preferred number of bedrooms												
one bedroom	8	1%					64	1%	14	0%	86	1%
two bedrooms	79	14%	143	9%	99	9%	505	9%	398	10%	1,224	10%
three bedrooms	265	45%	665	41%	573	50%	2,719	48%	1,883	49%	6,104	48%
four bedrooms	187	32%	627	39%	354	31%	1,771	31%	1,207	32%	4,146	32%
five or more	45	8%	174	11%	113	10%	540	10%	314	8%	1,186	9%
haven't decided							26	0%			26	0%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%
Acceptable number of bedrooms												
one bedroom	25	4%	45	3%	105	9%	336	6%	244	6%	754	6%
two bedrooms	206	35%	503	31%	428	38%	2,151	38%	1,698	44%	4,986	39%
three bedrooms	259	44%	835	52%	537	47%	2,546	45%	1,532	40%	5,710	45%
four bedrooms	78	13%	178	11%	58	5%	517	9%	299	8%	1,130	9%
five or more	17	3%	30	2%	10	1%	50	1%	31	1%	137	1%
haven't decided			18	1%			26	0%	12	0%	55	0%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-7: Characteristics of Applicant's Preferred Housing Unit

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Preferred number of bathrooms												
one bathroom	60	10%	136	8%	134	12%	534	9%	399	10%	1,262	10%
two bathrooms	457	78%	1,208	75%	828	73%	4,149	74%	2,957	77%	9,600	75%
three bathrooms	58	10%	215	13%	166	15%	801	14%	405	11%	1,645	13%
four or more	8	1%	50	3%	10	1%	123	2%	56	1%	248	2%
haven't decided							18	0%			18	0%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%
Acceptable number of bathrooms												
one bathroom	250	43%	718	45%	616	54%	3,055	54%	2,347	62%	6,987	55%
two bathrooms	300	51%	816	51%	496	44%	2,349	42%	1,351	35%	5,313	42%
three bathrooms	25	4%	45	3%	27	2%	185	3%	93	2%	375	3%
four or more	8	1%	30	2%			18	0%	18	0%	74	1%
haven't decided							18	0%	6	0%	24	0%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%
would change unit type	463	79%	1,361	85%	914	80%	4,523	80%	3,101	81%	10,362	81%
would not change	121	21%	248	15%	224	20%	1,102	20%	715	19%	2,411	19%
would change no. bedrooms	358	61%	1,037	64%	848	74%	3,763	67%	2,726	71%	8,733	68%
would not change	225	39%	572	36%	290	26%	1,862	33%	1,090	29%	4,040	32%
would change no. bathrooms	232	40%	785	49%	632	55%	3,185	57%	2,289	60%	7,122	56%
would not change	352	60%	824	51%	507	45%	2,441	43%	1,527	40%	5,651	44%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-8: Qualifications of Applicants

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
1994 HF income before tax												
DON'T KNOW/REFUSED	155	26%	184	11%	216	19%	935	16%	511	13%	2,001	15%
less than $10,000	39	7%	59	4%	82	7%	257	4%	247	6%	685	5%
$10,000 to $19,999	49	8%	219	14%	109	9%	557	10%	477	12%	1,411	11%
$20,000 to $29,999	91	16%	172	11%	70	6%	961	17%	586	15%	1,881	14%
$30,000 to $39,999	50	8%	280	17%	246	21%	870	15%	761	20%	2,208	17%
$40,000 to $49,999	55	9%	225	14%	204	18%	895	16%	469	12%	1,848	14%
$50,000 to $59,999	66	11%	239	15%	122	11%	498	9%	405	10%	1,330	10%
$60,000 to $74,999	43	7%	90	6%	69	6%	391	7%	213	5%	806	6%
$75,000 to $99,999	25	4%	113	7%	18	2%	258	4%	142	4%	556	4%
$100,000 or more	17	3%	27	2%	16	1%	144	2%	70	2%	274	2%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Income as Percent of HUD Guidelines												
below 30 percent of median	79	13%	252	16%	132	11%	763	13%	663	17%	1,890	15%
30 to 49 percent of median	108	18%	230	14%	231	20%	977	17%	619	16%	2,164	17%
50 to 79 percent of median	113	19%	308	19%	215	19%	1,092	19%	827	21%	2,557	20%
80 to 119 percent of median	154	26%	607	38%	442	38%	1,863	32%	1,187	31%	4,252	33%
120 to 139 percent of median	60	10%	101	6%	55	5%	444	8%	279	7%	939	7%
140 percent of median or higher	17	3%	57	4%	18	2%	314	5%	149	4%	554	4%
not classified	58	10%	54	3%	60	5%	314	5%	158	4%	644	5%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Downpayment Status												
none	14	2%	81	5%	60	5%	175	3%	145	4%	474	4%
less than $5,000	119	20%	344	21%	254	22%	1,037	18%	775	20%	2,529	19%
$5,000 to $14,999	128	22%	527	33%	397	34%	1,838	32%	1,404	36%	4,295	33%
$15,000 to $24,999	166	28%	266	17%	218	19%	973	17%	823	21%	2,446	19%
$25,000 to $39,999	33	6%	53	3%	39	3%	339	6%	159	4%	622	5%
$40,000 or more	25	4%	72	4%	25	2%	257	4%	89	2%	468	4%
no response	100	17%	267	17%	146	13%	1,005	17%	421	11%	1,939	15%
ag only	5	1%			14	1%	140	2%	66	2%	226	2%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-9: Qualifications of Applicants

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Imputed Monthly Payment Ability												
less than $200	58	10%	72	4%	70	6%	445	8%	170	4%	815	6%
$200 to $499	146	25%	322	20%	235	21%	1,385	25%	1,009	26%	3,097	24%
$500 to $799	87	15%	441	27%	303	27%	1,464	26%	1,131	30%	3,426	27%
$800 to $1,099	118	20%	360	22%	341	30%	1,101	20%	788	21%	2,707	21%
$1,100 to $1,399	25	4%	139	9%	60	5%	249	4%	164	4%	637	5%
$1,400 or more	50	8%	115	7%	45	4%	379	7%	204	5%	794	6%
no response	100	17%	160	10%	84	7%	603	11%	350	9%	1,297	10%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%
Real Estate ownership												
own current unit	125	21%	504	31%	349	31%	1,925	34%	1,065	28%	3,969	31%
own home plus other	58	10%	161	10%	53	5%	709	13%	292	8%	1,274	10%
own other RE only	17	3%	72	4%	51	5%	344	6%	118	3%	601	5%
renter	318	54%	662	41%	541	48%	1,755	31%	1,582	41%	4,858	38%
bunking up	66	11%	209	13%	144	13%	893	16%	759	20%	2,072	16%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%
Access to special financing												
yes	208	36%	500	31%	375	33%	1,590	28%	1,037	27%	3,710	29%
no	326	56%	1,062	66%	754	66%	3,799	68%	2,580	68%	8,520	67%
not sure	50	8%	39	2%	10	1%	220	4%	187	5%	505	4%
REFUSED			9	1%			17	0%	12	0%	37	0%
Total Responding:	584	100%	1,609	100%	1,139	100%	5,626	100%	3,816	100%	12,773	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-10: Expectations of DHHL

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
DHHL should.....												
stick to awarding land	90	15%	414	26%	188	16%	1,466	25%	817	21%	2,974	23%
attend to all housing need	348	59%	969	60%	802	70%	3,420	59%	2,480	64%	8,019	62%
not sure	135	23%	214	13%	153	13%	799	14%	553	14%	1,855	14%
REFUSED	17	3%	11	1%	10	1%	81	1%	32	1%	151	1%
DHHL should.....												
use land to generate funds	262	45%	815	51%	589	51%	2,705	47%	1,858	48%	6,230	48%
use all land for awards	208	35%	481	30%	304	26%	1,981	34%	1,357	35%	4,332	33%
not sure	110	19%	283	18%	249	22%	1,014	18%	650	17%	2,306	18%
REFUSED	8	1%	30	2%	10	1%	65	1%	17	0%	131	1%
DHHL should.....												
offer some multifamily units	221	38%	586	36%	520	45%	2,500	43%	1,579	41%	5,405	42%
offer only single family	293	50%	905	56%	552	48%	2,839	49%	2,007	52%	6,595	51%
doesn't matter	67	11%	92	6%	61	5%	354	6%	215	6%	787	6%
REFUSED	8	1%	27	2%	21	2%	73	1%	82	2%	211	2%
DHHL should.....												
build kupuna housing	410	70%	1,073	67%	730	63%	3,865	67%	2,511	65%	8,590	66%
stick to land awards	132	22%	285	18%	318	28%	1,412	24%	1,033	27%	3,179	24%
doesn't matter	14	2%	102	6%	39	3%	283	5%	222	6%	659	5%
refused	34	6%	149	9%	66	6%	206	4%	116	3%	571	4%
Homesteaders should....												
help pay for infrastructure	101	17%	343	21%	222	19%	1,593	28%	908	23%	3,167	24%
DHHL should pay all costs	408	69%	1,051	65%	695	60%	3,451	60%	2,513	65%	8,118	62%
not sure	71	12%	188	12%	212	18%	659	11%	429	11%	1,558	12%
REFUSED	8	1%	27	2%	25	2%	63	1%	33	1%	156	1%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Should Hawaiian Homesteads follow county building codes?												
follow all building codes			45	13%	28	13%	266	17%	119	13%	459	15%
follow some building codes	85	84%	289	84%	148	67%	1,193	75%	698	77%	2,413	76%
not sure	17	16%	9	3%	45	20%	125	8%	90	10%	286	9%
Total Responding:	101	100%	343	100%	222	100%	1,584	100%	908	100%	3,158	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
Data taken from applicant survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-11: Evaluation of DHHL Services

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Rating: Friendliness of staff												
A	110	19%	461	29%	267	23%	1,335	23%	905	23%	3,077	24%
B	132	22%	448	28%	134	12%	1,345	23%	1,104	28%	3,163	24%
C	111	19%	298	19%	497	43%	1,308	23%	971	25%	3,185	25%
D	64	11%	201	12%	86	7%	474	8%	219	6%	1,042	8%
F	35	6%	108	7%	49	4%	328	6%	197	5%	717	6%
DON'T KNOW/REFUSED	138	23%	92	6%	121	11%	977	17%	487	13%	1,816	14%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Rating: Ability to answer questions												
A	66	11%	350	22%	125	11%	1,036	18%	832	21%	2,409	19%
B	126	21%	516	32%	313	27%	1,318	23%	994	26%	3,267	25%
C	66	11%	338	21%	396	34%	1,397	24%	1,068	27%	3,265	25%
D	122	21%	128	8%	131	11%	676	12%	259	7%	1,317	10%
F	60	10%	135	8%	80	7%	330	6%	240	6%	846	7%
DON'T KNOW/REFUSED	148	25%	142	9%	107	9%	1,008	17%	488	13%	1,894	15%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%
Rating: Get land to Hawaiians												
A	41	7%	153	10%	66	6%	503	9%	408	10%	1,171	9%
B	66	11%	203	13%	183	16%	525	9%	465	12%	1,442	11%
C	50	8%	406	25%	284	25%	1,299	23%	1,005	26%	3,043	23%
D	130	22%	335	21%	230	20%	1,195	21%	826	21%	2,715	21%
F	203	35%	396	25%	294	25%	1,612	28%	839	22%	3,343	26%
DON'T KNOW/REFUSED	99	17%	116	7%	97	8%	636	11%	340	9%	1,287	10%
total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-12: Evaluation of DHHL Services

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Service Rating: Alu Like												
A	17	3%	405	25%	270	23%	1,545	27%	1,065	27%	3,301	25%
B	151	26%	450	28%	357	31%	1,602	28%	1,054	27%	3,614	28%
C	150	25%	327	20%	239	21%	1,113	19%	780	20%	2,609	20%
D	22	4%	99	6%	80	7%	258	4%	197	5%	657	5%
F	47	8%	86	5%	25	2%	215	4%	176	5%	549	4%
DON'T KNOW/REFUSED	203	34%	243	15%	181	16%	1,033	18%	609	16%	2,269	17%
Service Rating: OHA												
A	17	3%	138	9%	91	8%	745	13%	409	11%	1,400	11%
B	143	24%	322	20%	228	20%	1,294	22%	908	23%	2,895	22%
C	135	23%	554	34%	381	33%	1,517	26%	1,119	29%	3,706	29%
D	68	12%	229	14%	186	16%	723	13%	568	15%	1,774	14%
F	116	20%	201	12%	121	11%	716	12%	469	12%	1,623	12%
DON'T KNOW/REFUSED	110	19%	164	10%	146	13%	770	13%	410	11%	1,601	12%
Service Rating: DHHL												
A	63	11%	242	15%	118	10%	767	13%	577	15%	1,767	14%
B	88	15%	335	21%	265	23%	1,226	21%	933	24%	2,846	22%
C	158	27%	472	29%	415	36%	1,870	32%	1,173	30%	4,087	31%
D	129	22%	294	18%	103	9%	805	14%	620	16%	1,951	15%
F	71	12%	210	13%	176	15%	719	12%	341	9%	1,518	12%
DON'T KNOW/REFUSED	80	14%	57	4%	76	7%	379	7%	238	6%	831	6%
Service Rating: KSBE												
A	149	25%	461	29%	275	24%	1,746	30%	1,162	30%	3,793	29%
B	93	16%	404	25%	286	25%	1,422	25%	890	23%	3,095	24%
C	88	15%	337	21%	245	21%	1,003	17%	683	18%	2,357	18%
D	58	10%	179	11%	101	9%	465	8%	345	9%	1,148	9%
F	96	16%	133	8%	147	13%	554	10%	447	12%	1,377	11%
DON'T KNOW/REFUSED	105	18%	95	6%	99	9%	576	10%	356	9%	1,230	9%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table E-13: Evaluation of DHHL Services

	Year First Applied										Total Responding:	
	before 1970		1970 to 1979		1980 to 1984		1985 to 1989		1990 to 1995			
Best example of Hawaiian agency												
ALU LIKE, Inc.	99	17%	354	22%	296	26%	1,460	25%	1,018	26%	3,228	25%
Office of Hawaiian Affairs	33	6%	129	8%	72	6%	514	9%	325	8%	1,072	8%
Dept of Hawaiian Home Lands	67	11%	211	13%	115	10%	493	9%	385	10%	1,271	10%
Kamehameha Schools	38	7%	140	9%	72	6%	726	13%	448	12%	1,423	11%
Bishop Estate	14	2%	59	4%	39	3%	295	5%	145	4%	551	4%
Ka La Hui			12	1%			59	1%	66	2%	136	1%
other	55	9%	85	5%	21	2%	255	4%	164	4%	581	4%
none does much for Hawaiians	66	11%	149	9%	141	12%	379	7%	247	6%	982	8%
they all do pretty well	8	1%	48	3%	10	1%	127	2%	92	2%	286	2%
don't know, can't choose	192	33%	423	26%	373	32%	1,430	25%	967	25%	3,384	26%
no response	17	3%			14	1%	28	0%	25	1%	84	1%
Total Responding:	589	100%	1,609	100%	1,153	100%	5,766	100%	3,882	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels.
All data taken from applicant telephone survey files. Figures may not sum to totals due to rounding weighted data.

Tables F

Lessee Phone Survey Tabulations

Table F-1
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Use of Lands

	Type of Lease				Total	
	residential only		all other			
Type of lease						
residential	4181	100%			4181	81.6%
agricultural			608	64.7%	608	11.9%
pastoral			200	21.3%	200	3.9%
res & ag			88	9.3%	88	1.7%
res & past			28	3.0%	28	.5%
ag & past			5	.5%	5	.1%
all three			11	1.2%	11	.2%
Total	4181	100%	940	100%	5121	100%
Grow crops or raise animals						
yes			499	53.1%	499	53.1%
no			441	46.9%	441	46.9%
Total Non-Residential			940	100%	940	100%
Reasons for not using the land for farming or ranching						
land can't be used			165	37.4%	165	37.4%
can't afford it			20	4.5%	20	4.5%
not ready to move			43	9.8%	43	9.8%
other			178	40.3%	178	40.3%
no answer			35	7.9%	35	7.9%
Total Not Using Land for Ag or Past.			441	100%	441	100%
Total	4181	100%	940	100%	5121	100%

Results weighted on a total of 400 cases.

Table F-2
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Use of Lands, Continued

	Type of Lease				Total	
	residential only		all other			
There is a house on the land						
yes	3383	80.9%	374	39.8%	3757	73.4%
no	786	18.8%	566	60.2%	1352	26.4%
no data	12	.3%			12	.2%
Total	4181	100%	940	100%	5121	100%
Live on the land						
yes	3204	94.7%	288	76.9%	3491	92.9%
no	180	5.3%	86	23.1%	266	7.1%
Total with House on Land	3383	100%	374	100%	3757	100%
Which land do you live on?						
residential			67	72.6%	67	72.6%
agricultural			15	16.3%	15	16.3%
pastoral			5	5.2%	5	5.2%
home on more than one land			5	5.9%	5	5.9%
Total Living on Land, Multiple Leases			93	100%	93	100%
Reason for not living on the land						
just farm on it			42	49.1%	42	15.9%
just raise animals on it			17	19.8%	17	6.4%
someone else living on it	53	29.3%			53	19.8%
not ready to move yet	12	6.6%			12	4.5%
other	63	34.8%	27	31.1%	89	33.6%
no data	53	29.3%			53	19.8%
Total Not Living on Land, Multiple Leases	180	100%	86	100%	266	100%
Reason for not having a house on the land						
can't afford it	170	21.4%	34	6.0%	204	15.0%
land can't be occupied	209	26.2%	206	36.4%	415	30.5%
just farm on it			77	13.6%	77	5.7%
not ready to move yet	47	6.0%	47	8.4%	95	7.0%
other	359	45.0%	201	35.6%	560	41.1%
no data	12	1.5%			12	.9%
Intend to build a house on the land						
yes	742	93.0%	424	74.8%	1166	85.5%
no	22	2.7%	86	15.2%	108	7.9%
not sure	22	2.7%	36	6.3%	58	4.2%
no data	12	1.5%	20	3.6%	32	2.4%
Total without House on Land	798	100%	566	100%	1364	100%
Plan with the land						
give it to children	22	39.3%	20	14.2%	42	21.3%
farm or ranch on it			41	28.9%	41	20.8%
just hold on to it	10	17.9%	5	3.4%	15	7.5%
other			41	28.6%	41	20.6%
don't know	24	42.8%	35	24.8%	59	29.9%
Total without Plan to Build House on Land	56	100%	143	100%	198	100%
Total	4181	100%	940	100%	5121	100%

Results weighted on a total of 400 cases.

Table F-3
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Information on Home on the Land

	Type of Lease				Total	
	residential only		all other			
Who built the house?						
DHHL; it was already on the land	1383	43.2%	57	19.9%	1440	41.2%
former owner	134	4.2%	15	5.1%	148	4.3%
me, my family, my builder	823	25.7%	150	52.2%	973	27.9%
someone else	717	22.4%	51	17.8%	768	22.0%
don't know	148	4.6%	15	5.1%	162	4.7%
Have a mortgage on the house						
yes	1610	50.2%	95	32.9%	1704	48.8%
no	1518	47.4%	176	61.2%	1693	48.5%
no data	77	2.4%	17	6.0%	94	2.7%
Added rooms to the house						
yes	644	20.1%	104	36.0%	748	21.4%
no	2507	78.3%	184	64.0%	2691	77.1%
no data	53	1.6%			53	1.5%
Added improvements other than rooms						
yes	1540	48.1%	213	73.9%	1753	50.2%
no	1611	50.3%	58	20.1%	1668	47.8%
no data	53	1.6%	17	6.0%	70	2.0%
Size of home						
need a larger unit	895	27.9%	102	35.4%	997	28.5%
about the right size	2198	68.6%	149	51.9%	2348	67.2%
need a smaller unit	12	.4%	5	1.7%	17	.5%
no data	98	3.1%	32	11.0%	130	3.7%
Condition of home						
good shape	1386	43.2%	102	35.5%	1488	42.6%
about average	603	18.8%	67	23.1%	669	19.2%
needs fixing up	1139	35.6%	87	30.4%	1226	35.1%
no data	76	2.4%	32	11.0%	108	3.1%
Neighborhood						
great place to live	2186	68.2%	250	86.9%	2436	69.8%
like any other neighborhood	881	27.5%	6	2.1%	887	25.4%
not a good place to live	72	2.2%			72	2.1%
no data	64	2.0%	32	11.0%	96	2.8%
If you had a chance, would you move away from Homestead?						
would move away	343	10.7%	10	3.5%	353	10.1%
would stay	2583	80.6%	221	76.8%	2804	80.3%
not sure	201	6.3%	25	8.7%	226	6.5%
no data	76	2.4%	32	11.0%	108	3.1%
Total Living on Land	3204	100%	288	100%	3491	100%

Results weighted on a total of 400 cases.

Table F-4
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Information on Home off the Land

	Type of Lease				Total	
	residential only		all other			
Own or rent the home						
own	429	49.3%	390	76.5%	819	59.4%
rent	373	42.9%	99	19.5%	472	34.2%
sharing with others, not renting	32	3.7%			32	2.3%
occupy without cash payment	36	4.1%	20	4.0%	56	4.1%
Type of unit						
single family house	623	71.7%	505	99.1%	1128	81.8%
townhouse, duplex, multiplex	100	11.5%			100	7.3%
apartment	60	6.9%			60	4.3%
condominium apartment	76	8.8%			76	5.5%
other	10	1.1%	5	.9%	15	1.1%
Number of bedrooms						
one	71	8.2%	0	.0%	72	5.2%
two	249	28.6%	94	18.3%	342	24.8%
three	355	40.9%	344	67.5%	700	50.7%
four or more	193	22.2%	72	14.1%	265	19.2%
Number of bathrooms						
one	479	55.1%	286	56.0%	765	55.4%
two	244	28.1%	167	32.8%	412	29.8%
three or more	146	16.8%	57	11.2%	203	14.7%
Total Living off Land and Intend to Build on Land	869	100%	510	100%	1379	100%

Results weighted on a total of 400 cases.

Table F-5
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Homestead Family Information

	Type of Lease				Total	
	residential only		all other			
Homestead Family size						
one	251	6.3%	32	4.1%	283	5.9%
two	795	19.8%	236	30.9%	1031	21.6%
three	673	16.8%	95	12.4%	768	16.1%
four	673	16.8%	185	24.2%	858	18.0%
five or six	940	23.5%	179	23.4%	1120	23.5%
seven or more	664	16.6%	38	5.0%	702	14.7%
no data	12	.3%			12	.2%
Children in Homestead Family						
none	1801	44.9%	427	55.7%	2227	46.7%
one	846	21.1%	44	5.7%	890	18.6%
two	631	15.7%	131	17.1%	762	16.0%
three or more	721	18.0%	164	21.5%	885	18.5%
no data	10	.2%			10	.2%
Employed adults in Homestead Family						
none	771	19.2%	120	16.6%	891	18.8%
one	1100	27.4%	173	24.0%	1274	26.9%
two	1252	31.2%	320	44.2%	1571	33.2%
three or more	864	21.6%	110	15.2%	974	20.6%
no data	22	.5%			22	.5%
Total Without Home on Land, Not Intend to Build	4008	100%	723	100%	4732	100%

Results weighted on a total of 400 cases.

Table F-6
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Preferred Housing Unit on Land

	Type of Lease				Total	
	residential only		all other			
Preferred housing unit						
single family house	845	97.3%	328	64.4%	1174	85.1%
townhouse, duplex, multiplex	12	1.4%	20	3.9%	32	2.3%
other			102	20.0%	102	7.4%
doesn't matter	12	1.4%	18	3.5%	29	2.1%
no date			42	8.3%	42	3.1%
Total Living off Land and Intend to Build on Land	869	100%	510	100%	1379	100%
Would accept MFD						
would accept	195	23.0%	56	17.0%	251	21.4%
would not accept	581	68.7%	247	75.3%	828	70.5%
not sure, depends	58	6.8%	5	1.5%	63	5.4%
no date	12	1.4%	20	6.2%	32	2.7%
Total Preferr Single Family House	845	100%	328	100%	1174	100%
Preferred number of bedrooms						
two or less	60	6.9%	142	27.8%	201	14.6%
three	357	41.1%	199	39.0%	556	40.3%
four or more	452	52.0%	109	21.4%	561	40.7%
no data			61	11.9%	61	4.4%
Lowest acceptable number of bedrooms						
one	86	9.9%	107	20.9%	193	14.0%
two	261	30.1%	195	38.2%	456	33.1%
three	338	38.9%	95	18.7%	434	31.4%
four or more	184	21.1%	35	6.9%	219	15.9%
no data			78	15.3%	78	5.6%
Preferred number of bathrooms						
one	100	11.5%	108	21.1%	208	15.1%
two	703	80.9%	327	64.0%	1030	74.7%
three or more	66	7.6%	15	2.9%	81	5.8%
no data			61	11.9%	61	4.4%
Lowest acceptable number of bathrooms						
one	313	36.0%	263	51.6%	577	41.8%
two	544	62.6%	157	30.7%	701	50.8%
three or more	12	1.4%	29	5.7%	41	3.0%
no data			61	11.9%	61	4.4%
Total Living off Land and Intend to Build on Land	869	100%	510	100%	1379	100%

Results weighted on a total of 400 cases.

Table F-7
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Financial Qualifications of Lessees for Building Home

	Type of Lease				Total	
	residential only		all other			
Homestead Family own real estate other then current home						
yes	170	19.5%	126	24.7%	296	21.4%
no	688	79.1%	304	59.7%	992	71.9%
no data	12	1.4%	80	15.6%	92	6.6%
Homestead Family savings						
none	44	5.0%	25	4.9%	69	5.0%
less than $5,000	302	34.7%	159	31.1%	461	33.4%
$5,000 to $24,999	239	27.5%	89	17.5%	329	23.8%
$24,000 to $49,999	74	8.6%	0	.1%	75	5.4%
$50,000 or more	12	1.4%	52	10.1%	63	4.6%
don't know	86	9.9%	104	20.3%	190	13.8%
no data	112	12.9%	81	16.0%	193	14.0%
Affordable down payment in next 4 years						
none	46	5.2%	82	16.1%	128	9.3%
less than $5,000	156	17.9%	52	10.2%	208	15.1%
$5,000 to $14,999	239	27.5%	98	19.1%	337	24.4%
$15,000 to $24,999	144	16.5%	5	1.0%	149	10.8%
$25,000 to $39,999	12	1.4%	24	4.7%	36	2.6%
$40,000 to $59,999			9	1.8%	9	.7%
$60,000 or more	22	2.5%	42	8.3%	64	4.7%
don't know	215	24.8%	79	15.5%	294	21.3%
no data	36	4.1%	119	23.3%	155	11.2%
Affordable mortgage payment in next 4 years						
less then $200	57	6.6%	62	12.1%	119	8.6%
$200 to $499	297	34.1%	62	12.2%	359	26.0%
$500 to $799	81	9.4%	40	7.8%	121	8.8%
$800 to $1,099	204	23.4%	49	9.6%	253	18.3%
$1,100 to $1,399			0	.0%	0	.0%
$1,400 to $1,999	22	2.5%	42	8.3%	64	4.7%
$2,000 or more	24	2.7%			24	1.7%
don't know	108	12.4%	153	30.0%	261	18.9%
no data	76	8.8%	102	20.0%	178	12.9%
Have access to special financing						
yes	283	32.5%	55	10.8%	338	24.5%
no	553	63.6%	371	72.8%	924	67.0%
not sure	22	2.5%	32	6.2%	54	3.9%
no data	12	1.4%	52	10.1%	63	4.6%
Total Living off Land and Intend to Build on Land	869	100%	510	100%	1379	100%

Results weighted on a total of 400 cases.

Table F-8
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Opinion on Policy Issues

	Type of Lease				Total	
	residential only		all other			
DHHL should.....						
stick to awarding land	840	20.1%	226	24.1%	1066	20.8%
attend to all housing needs	2627	62.8%	475	50.5%	3101	60.6%
not sure	557	13.3%	143	15.2%	699	13.7%
no data	158	3.8%	96	10.2%	254	5.0%
DHHL should.....						
use lands to generate funds	2251	53.8%	428	45.6%	2679	52.3%
use all lands for awards	1079	25.8%	279	29.7%	1357	26.5%
not sure	709	17.0%	154	16.4%	863	16.9%
no data	142	3.4%	79	8.4%	221	4.3%
DHHL should.....						
offer some multifamily unit	1670	39.9%	266	28.3%	1936	37.8%
offer single family only	1847	44.2%	393	41.8%	2240	43.7%
doesn't matter	403	9.6%	149	15.9%	553	10.8%
no data	260	6.2%	132	14.0%	392	7.7%
DHHL should.....						
build Kupuna housing	2760	66.0%	565	60.1%	3325	64.9%
stick to awarding lands	843	20.2%	181	19.2%	1024	20.0%
doesn't matter	287	6.9%	105	11.2%	392	7.7%
no data	292	7.0%	89	9.5%	381	7.4%
Member of Homesteed Family interested in Kupuna housing						
someone interested	934	22.3%	167	17.8%	1101	21.5%
no one interested	2703	64.6%	565	60.1%	3268	63.8%
not certai	399	9.5%	104	11.1%	503	9.8%
no data	146	3.5%	104	11.0%	250	4.9%
Infrastructure cost of homestead land						
homesteader should help pay	939	22.5%	217	23.1%	1156	22.6%
DHHL should pay all	2803	67.0%	506	53.9%	3309	64.6%
not sure	350	8.4%	122	13.0%	472	9.2%
no data	88	2.1%	94	10.1%	183	3.6%
Homesteader should.....						
be exempt from county building codes	1014	24.3%	235	25.0%	1249	24.4%
follow the same building codes	2427	58.0%	546	58.0%	2972	58.0%
not sure	628	15.0%	80	8.5%	708	13.8%
no data	112	2.7%	80	8.5%	192	3.7%
Total	4181	100%	940	100%	5121	100%

Results weighted on a total of 400 cases.

Table F-9
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Rating on DHHL and Other Agencies Serving Native Hawaiians

	Type of Lease				Total	
	residential only		all other			
Friendliness of DHHL staff						
A, excellent	1031	24.7%	158	16.8%	1189	23.2%
B, above average	999	23.9%	317	33.7%	1317	25.7%
C, average	979	23.4%	136	14.5%	1116	21.8%
D, below average	299	7.1%	69	7.4%	368	7.2%
F, poor	223	5.3%	72	7.6%	295	5.8%
can't say	650	15.5%	188	20.0%	837	16.4%
Ability of DHHL staff to answer questions						
A, excellent	816	19.5%	92	9.8%	908	17.7%
B, above average	841	20.1%	191	20.3%	1032	20.1%
C, average	1071	25.6%	286	30.4%	1356	26.5%
D, below average	512	12.2%	37	4.0%	550	10.7%
F, poor	287	6.9%	110	11.7%	398	7.8%
can't say	654	15.6%	224	23.8%	878	17.1%
Ability of DHHL to get lands to native Hawaiians						
A, excellent	417	10.0%	50	5.3%	467	9.1%
B, above average	359	8.6%	127	13.5%	486	9.5%
C, average	1138	27.2%	162	17.2%	1300	25.4%
D, below average	969	23.2%	182	19.4%	1151	22.5%
F, poor	768	18.4%	242	25.8%	1010	19.7%
can't say	531	12.7%	177	18.8%	707	13.8%
Total	4181	100%	940	100%	5121	100%

Results weighted on a total of 400 cases.

Table F-10
Department of Hawaiian Home Lands Beneficiary Needs Study 1995
Lessee Telephone Survey
Rating on DHHL and Other Agencies Serving Native Hawaiians

	Type of Lease				Total	
	residential only		all other			
Overall quality of ALU LIKE						
A, excellent	600	14.4%	143	15.2%	743	14.5%
B, above average	1075	25.7%	265	28.2%	1340	26.2%
C, average	923	22.1%	176	18.7%	1098	21.4%
D, below average	270	6.5%	35	3.8%	305	6.0%
F, poor	301	7.2%	70	7.5%	372	7.3%
can't say	1012	24.2%	251	26.7%	1263	24.7%
Overall quality of Office of Hawaiian Affairs						
A, excellent	271	6.5%	80	8.5%	351	6.8%
B, above average	589	14.1%	149	15.8%	738	14.4%
C, average	1318	31.5%	330	35.1%	1648	32.2%
D, below average	450	10.8%	70	7.4%	519	10.1%
F, poor	634	15.2%	130	13.8%	764	14.9%
can't say	918	22.0%	182	19.3%	1100	21.5%
Overall quality of DHHL						
A, excellent	638	15.3%	117	12.5%	756	14.8%
B, above average	937	22.4%	234	24.8%	1171	22.9%
C, average	1453	34.7%	287	30.5%	1740	34.0%
D, below average	445	10.6%	93	9.9%	538	10.5%
F, poor	351	8.4%	89	9.5%	440	8.6%
can't say	358	8.6%	120	12.7%	478	9.3%
Overall quality of Kamehameha Schools Bishop Estate						
A, excellent	833	19.9%	225	23.9%	1058	20.7%
B, above average	902	21.6%	200	21.3%	1102	21.5%
C, average	964	23.1%	123	13.0%	1087	21.2%
D, below average	366	8.8%	114	12.1%	480	9.4%
F, poor	534	12.8%	113	12.0%	647	12.6%
can't say	581	13.9%	166	17.7%	748	14.6%
Best agency for native Hawaiians						
ALU LIKE	832	19.9%	173	18.4%	1005	19.6%
Office of Hawaiian Affairs	271	6.5%	28	3.0%	299	5.8%
DHHL	647	15.5%	94	10.0%	741	14.5%
Kamehameha Schools	249	6.0%	196	20.9%	446	8.7%
Bishop Estate	170	4.1%	15	1.6%	185	3.6%
Ke Lahui	36	.9%	5	.5%	41	.8%
other	151	3.6%	30	3.2%	180	3.5%
no agency has done much for Hawaiians	471	11.3%	120	12.8%	591	11.5%
they all do pretty well	134	3.2%	20	2.2%	154	3.0%
can't choose one	1098	26.3%	185	19.7%	1283	25.0%
no data	122	2.9%	74	7.9%	196	3.8%
Total	4181	100%	940	100%	5121	100%

Results weighted on a total of 400 cases.

Tables G

Applicant Phone Survey Tabulation

By Island List and Current Island of Residence

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-1a: Application Characteristics

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On this Island		Off-Island			
COUNTY OF RESIDENCE						
O'ahu	3,989	100%			3,989	89%
Hawai'i			190	38%	190	4%
Maui			52	10%	52	1%
Kaua'i			38	8%	38	1%
Outside the State			216	44%	216	5%
Total Responding	3,989	100%	495	100%	4,484	100%
Island of First Choice						
O'ahu	3,989	100%	495	100%	4,484	100%
Maui						
Hawai'i						
Kaua'i						
Moloka'i						
Island of Second Choice						
O'ahu	592	15%	49	10%	641	14%
Maui	686	17%	56	11%	742	17%
Hawai'i	1,038	26%	175	35%	1,213	27%
Kaua'i	296	7%	49	10%	345	8%
Moloka'i	159	4%			159	4%
no second application	1,218	31%	166	34%	1,385	31%
Total Responding	3,989	100%	495	100%	4,484	100%
Type of Application 1:						
residential	3,284	82%	448	90%	3,731	83%
agricultural	705	18%	47	10%	753	17%
pastoral						
Type of Application 2:						
residential	653	16%	42	8%	695	15%
agricultural	1,975	50%	262	53%	2,237	50%
pastoral	143	4%	25	5%	168	4%
no second application	1,218	31%	166	34%	1,385	31%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-1b: Application Characteristics

Island of First Choice
Maui

	Current Address is:				Total Responding	
	On This Island		Off-Island			
COUNTY OF RESIDENCE						
O'ahu			1,328	79%	1,328	53%
Hawai'i			65	4%	65	3%
Maui	836	100%			836	33%
Kaua'i			14	1%	14	1%
Outside the State			266	16%	266	11%
Total Responding	836	100%	1,672	100%	2,508	100%
Island of First Choice						
O'ahu						
Maui	836	100%	1,672	100%	2,508	100%
Hawai'i						
Kaua'i						
Moloka'i						
Island of Second Choice						
O'ahu						
Maui	408	49%	821	49%	1,229	49%
Hawai'i	20	2%	425	25%	445	18%
Kaua'i			162	10%	162	6%
Moloka'i	22	3%	80	5%	102	4%
no second application	386	46%	184	11%	571	23%
Total Responding	836	100%	1,672	100%	2,508	100%
Type of Application 1:						
residential	334	40%	542	32%	876	35%
agricultural	469	56%	1,022	61%	1,491	59%
pastoral	32	4%	108	6%	140	6%
Type of Application 2:						
residential	395	47%	1,031	62%	1,426	57%
agricultural	37	4%	383	23%	420	17%
pastoral	18	2%	74	4%	91	4%
no second application	386	46%	184	11%	571	23%
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-1c: Application Characteristics

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
COUNTY OF RESIDENCE						
O'ahu			1,509	78%	1,509	36%
Hawai'i	2,259	100%			2,259	54%
Maui			67	3%	67	2%
Kaua'i			37	2%	37	1%
Outside the State			329	17%	329	8%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Island of First Choice						
O'ahu						
Maui						
Hawai'i	2,259	100%	1,942	100%	4,201	100%
Kaua'i						
Moloka'i						
Island of Second Choice						
O'ahu						
Maui						
Hawai'i	1,664	74%	1,299	67%	2,963	71%
Kaua'i	9	0%	148	8%	157	4%
Moloka'i			120	6%	120	3%
no second application	586	26%	374	19%	960	23%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Type of Application 1:						
residential	308	14%	375	19%	684	16%
agricultural	1,532	68%	1,206	62%	2,738	65%
pastoral	419	19%	361	19%	780	19%
Type of Application 2:						
residential	1,649	73%	1,417	73%	3,067	73%
agricultural	23	1%	125	6%	149	4%
pastoral			25	1%	25	1%
no second application	586	26%	374	19%	960	23%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-1d: Application Characteristics

Island of First Choice
Kaua`i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
COUNTY OF RESIDENCE						
O`ahu			412	70%	412	33%
Hawai`i			82	14%	82	7%
Maui			14	2%	14	1%
Kaua`i	663	100%			663	53%
Outside the State			85	14%	85	7%
Total Responding	663	100%	593	100%	1,256	100%
Island of First Choice						
O`ahu						
Maui						
Hawai`i						
Kaua`i	663	100%	593	100%	1,256	100%
Moloka`i						
Island of Second Choice						
O`ahu						
Maui						
Hawai`i						
Kaua`i	452	68%	395	67%	848	68%
Moloka`i	14	2%	55	9%	69	6%
no second application	197	30%	142	24%	339	27%
Total Responding	663	100%	593	100%	1,256	100%
Type of Application 1:						
residential	153	23%	137	23%	290	23%
agricultural	445	67%	445	75%	890	71%
pastoral	66	10%	10	2%	76	6%
Type of Application 2:						
residential	434	66%	413	70%	847	67%
agricultural	32	5%	38	6%	70	6%
pastoral						
no second application	197	30%	142	24%	339	27%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-1a: Application Characteristics

Island of First Choice
Moloka'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
COUNTY OF RESIDENCE						
O'ahu			186	60%	186	34%
Hawai'i			21	7%	21	4%
Maui	240	100%	36	12%	277	50%
Kaua'i						
Outside the State			67	22%	67	12%
Total Responding	240	100%	310	100%	550	100%
Island of First Choice						
O'ahu						
Maui						
Hawai'i						
Kaua'i						
Moloka'i	240	100%	310	100%	550	100%
Island of Second Choice						
O'ahu						
Maui						
Hawai'i						
Kaua'i						
Moloka'i	115	48%	202	65%	316	58%
no second application	126	52%	108	35%	234	42%
Total Responding	240	100%	310	100%	550	100%
Type of Application 1:						
residential	52	22%	61	20%	114	21%
agricultural	95	40%	208	67%	303	55%
pastoral	93	39%	41	13%	133	24%
Type of Application 2:						
residential	115	48%	196	63%	311	57%
agricultural			5	2%	5	1%
pastoral						
no second application	126	52%	108	35%	234	42%
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-1f: Application Characteristics

Total Responding

	Current Address is:				Total Responding	
	On This Island		Off-Island			
COUNTY OF RESIDENCE						
O'ahu	3,989	50%	3,435	69%	7,424	57%
Hawai'i	2,259	28%	357	7%	2,616	20%
Maui	1,077	13%	168	3%	1,245	10%
Kaua'i	663	8%	89	2%	752	6%
Outside the State			962	19%	962	7%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Island of First Choice						
O'ahu	3,989	50%	495	10%	4,484	34%
Maui	836	10%	1,672	33%	2,508	19%
Hawai'i	2,259	28%	1,942	39%	4,201	32%
Kaua'i	663	8%	593	12%	1,256	10%
Moloka'i	240	3%	310	6%	550	4%
Island of Second Choice						
O'ahu	592	7%	49	1%	641	5%
Maui	1,094	14%	877	17%	1,971	15%
Hawai'i	2,722	34%	1,899	38%	4,621	36%
Kaua'i	757	9%	755	15%	1,512	12%
Moloka'i	309	4%	457	9%	766	6%
no second application	2,513	31%	975	19%	3,488	27%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Type of Application 1:						
residential	4,131	52%	1,564	31%	5,695	44%
agricultural	3,247	41%	2,928	58%	6,175	48%
pastoral	610	8%	520	10%	1,129	9%
Type of Application 2:						
residential	3,247	41%	3,099	62%	6,345	49%
agricultural	2,067	26%	814	16%	2,881	22%
pastoral	160	2%	124	2%	284	2%
no second application	2,513	31%	975	19%	3,488	27%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-2a: Demographic Characteristics of Applicants

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Gender of respondent						
male	1,467	37%	170	34%	1,637	37%
female	2,522	63%	325	66%	2,847	63%
AGE						
18 to 24 years	137	3%	5	1%	142	3%
25 to 34 years	652	16%	93	19%	745	17%
35 to 44 years	1,064	27%	95	19%	1,159	26%
45 to 54 years	1,050	26%	154	31%	1,204	27%
55 to 64 years	695	17%	110	22%	805	18%
65 to 74 years	340	9%	29	6%	369	8%
75 years or older	52	1%	8	2%	60	1%
no age data in file						
Total Responding	3,989	100%	495	100%	4,484	100%
Homestead Family Size						
one	166	4%	10	2%	176	4%
two	548	14%	99	20%	647	14%
three	652	16%	115	23%	767	17%
four	926	23%	106	21%	1,032	23%
five	689	17%	78	16%	767	17%
six	477	12%	38	8%	515	11%
seven	222	6%	29	6%	251	6%
eight or more	229	6%	20	4%	249	6%
unknown	80	2%			80	2%
Number of children under 18 in Homestead Family						
none	1,211	30%	184	37%	1,395	31%
one	879	22%	87	18%	967	22%
two	799	20%	120	24%	919	20%
three	627	16%	43	9%	669	15%
four	300	8%	41	8%	342	8%
five	137	3%	20	4%	157	3%
number unknown	37	1%			37	1%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-2b: Demographic Characteristics of Applicants

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Gender of respondent						
male	405	48%	668	40%	1,072	43%
female	432	52%	1,004	60%	1,436	57%
AGE						
18 to 24 years	37	4%	39	2%	76	3%
25 to 34 years	109	13%	274	16%	383	15%
35 to 44 years	245	29%	319	19%	564	22%
45 to 54 years	274	33%	446	27%	720	29%
55 to 64 years	118	14%	359	21%	476	19%
65 to 74 years	46	5%	198	12%	244	10%
75 years or older	8	1%	29	2%	37	1%
no age data in file			8	0%	8	0%
Total Responding	836	100%	1,672	100%	2,508	100%
Homestead Family Size						
one	15	2%	69	4%	85	3%
two	186	22%	368	22%	554	22%
three	155	19%	278	17%	434	17%
four	174	21%	437	26%	611	24%
five	152	18%	215	13%	367	15%
six	99	12%	177	11%	275	11%
seven	29	3%	83	5%	112	4%
eight or more	14	2%	29	2%	43	2%
unknown	12	1%	15	1%	28	1%
Number of children under 18 in Homestead Family						
none	287	34%	755	45%	1,042	42%
one	171	20%	288	17%	459	18%
two	164	20%	307	18%	471	19%
three	140	17%	174	10%	314	13%
four	55	7%	104	6%	160	6%
five	8	1%	35	2%	43	2%
number unknown	12	1%	8	0%	20	1%
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-2c: Demographic Characteristics of Applicants

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Gender of respondent						
male	1,020	45%	766	39%	1,786	43%
female	1,239	55%	1,176	61%	2,415	57%
AGE						
18 to 24 years	144	6%	14	1%	157	4%
25 to 34 years	450	20%	270	14%	720	17%
35 to 44 years	664	29%	497	26%	1,162	28%
45 to 54 years	526	23%	517	27%	1,043	25%
55 to 64 years	289	13%	344	18%	633	15%
65 to 74 years	163	7%	258	13%	421	10%
75 years or older	23	1%	43	2%	66	2%
no age date in file						
Total Responding	2,259	100%	1,942	100%	4,201	100%
Homestead Family Size						
one	179	8%	112	6%	291	7%
two	338	15%	448	23%	786	19%
three	364	16%	475	24%	839	20%
four	485	21%	314	16%	800	19%
five	393	17%	274	14%	668	16%
six	230	10%	146	8%	377	9%
seven	88	4%	43	2%	131	3%
eight or more	80	4%	84	4%	164	4%
unknown	101	4%	45	2%	146	3%
Number of children under 18 in Homestead Family						
none	774	34%	855	44%	1,630	39%
one	329	15%	349	18%	678	16%
two	514	23%	308	16%	823	20%
three	286	13%	211	11%	497	12%
four	152	7%	105	5%	257	6%
five	111	5%	68	4%	180	4%
number unknown	92	4%	45	2%	137	3%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-2d: Demographic Characteristics of Applicants

Island of First Choice
Kaua'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Gender of Respondent						
male	313	47%	143	24%	456	36%
female	350	53%	450	76%	800	64%
AGE						
18 to 24 years	21	3%	27	5%	48	4%
25 to 34 years	138	21%	62	10%	200	16%
35 to 44 years	227	34%	75	13%	302	24%
45 to 54 years	170	26%	140	24%	310	25%
55 to 64 years	62	9%	155	26%	218	17%
65 to 74 years	45	7%	107	18%	152	12%
75 years or older			10	2%	10	1%
no age data in file			16	3%	16	1%
Total Responding	663	100%	593	100%	1,256	100%
Homestead Family Size						
one	21	3%	10	2%	31	2%
two	145	22%	140	24%	285	23%
three	123	19%	73	12%	196	16%
four	97	15%	164	28%	261	21%
five	170	26%	58	10%	229	18%
six	35	5%	84	14%	118	9%
seven	7	1%	14	2%	21	2%
eight or more	21	3%	50	8%	71	6%
unknown	45	7%			45	4%
Number of children under 18 in Homestead Family						
none	199	30%	236	40%	435	35%
one	148	22%	79	13%	228	18%
two	86	13%	121	20%	208	17%
three	150	23%	68	11%	217	17%
four	10	2%	34	6%	44	4%
five	31	5%	55	9%	86	7%
number unknown	38	6%			38	3%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-2e: Demographic Characteristics of Applicants

Island of First Choice
Moloka'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Gender of respondent						
male	138	57%	154	50%	291	53%
female	103	43%	156	50%	259	47%
AGE						
18 to 24 years	6	2%	11	4%	17	3%
25 to 34 years	53	22%	52	17%	105	19%
35 to 44 years	40	17%	36	12%	76	14%
45 to 54 years	73	30%	71	23%	144	26%
55 to 64 years	21	9%	109	35%	130	24%
65 to 74 years	48	20%	31	10%	78	14%
75 years or older						
no age data in file						
Total Responding	240	100%	310	100%	550	100%
Homestead Family Size						
one	20	9%	21	7%	42	8%
two	16	7%	42	14%	58	10%
three	36	15%	101	33%	138	25%
four	35	14%	57	18%	92	17%
five	44	18%	62	20%	106	19%
six	53	22%	26	8%	79	14%
seven	5	2%			5	1%
eight or more						
unknown	31	13%			31	6%
Number of children under 18 in Homestead Family						
none	63	26%	126	41%	189	34%
one	25	10%	50	16%	75	14%
two	68	28%	87	28%	154	28%
three	17	7%	31	10%	48	9%
four	32	13%	16	5%	47	9%
five	5	2%			5	1%
number unknown	31	13%			31	6%
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-2f: Demographic Characteristics of Applicants

Total Responding

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Gender of respondent						
male	3,342	42%	1,901	38%	5,243	40%
female	4,646	58%	3,110	62%	7,756	60%
AGE						
18 to 24 years	344	4%	96	2%	440	3%
25 to 34 years	1,402	18%	751	15%	2,153	17%
35 to 44 years	2,241	28%	1,022	20%	3,263	25%
45 to 54 years	2,093	26%	1,327	26%	3,420	26%
55 to 64 years	1,185	15%	1,077	21%	2,262	17%
65 to 74 years	641	8%	623	12%	1,264	10%
75 years or older	82	1%	91	2%	173	1%
no age data in file			24	0%	24	0%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Homestead Family Size						
one	402	5%	223	4%	625	5%
two	1,233	15%	1,097	22%	2,330	18%
three	1,331	17%	1,042	21%	2,372	18%
four	1,717	21%	1,079	22%	2,795	22%
five	1,448	18%	688	14%	2,135	16%
six	894	11%	471	9%	1,364	10%
seven	351	4%	169	3%	520	4%
eight or more	344	4%	183	4%	527	4%
unknown	269	3%	60	1%	330	3%
Number of children under 18 in Homestead Family						
none	2,535	32%	2,156	43%	4,690	36%
one	1,552	19%	854	17%	2,406	19%
two	1,631	20%	943	19%	2,574	20%
three	1,219	15%	527	11%	1,745	13%
four	550	7%	300	6%	850	7%
five	292	4%	179	4%	471	4%
number unknown	210	3%	53	1%	263	2%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-3a: Demographic Characteristics of Applicants

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On this Island		Off-Island			
Veteran in the household						
yes	1,429	36%	228	46%	1,657	37%
no	2,546	64%	267	54%	2,813	63%
not sure	5	0%			5	0%
REFUSED	8	0%			8	0%
Total Responding	3,989	100%	495	100%	4,484	100%
Year First Applied						
before 1970	380	10%	58	12%	438	10%
1970 to 1979	1,060	27%	108	22%	1,168	26%
1980 to 1984	454	11%	83	17%	537	12%
1985 to 1989	902	23%	126	26%	1,028	23%
1990 to 1995	1,193	30%	120	24%	1,313	29%
Total Responding	3,989	100%	495	100%	4,484	100%
Number other household residents on a DHHL waiting list						
none	2,019	51%	283	57%	2,302	51%
one	964	24%	113	23%	1,077	24%
two	388	10%	31	6%	418	9%
three	188	5%	39	8%	227	5%
four	219	5%	9	2%	228	5%
five	203	5%	20	4%	223	5%
number unknown	8	0%			8	0%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-3b: Demographic Characteristics of Applicants

Island of First Choice
Maui

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Veteran in the household						
yes	394	47%	763	46%	1,157	46%
no	434	52%	903	54%	1,337	53%
not sure	8	1%	6	0%	14	1%
REFUSED						
Total Responding	836	100%	1,672	100%	2,508	100%
Year First Applied						
before 1970	21	2%	10	1%	31	1%
1970 to 1979	45	5%	23	1%	68	3%
1980 to 1984	18	2%	54	3%	72	3%
1985 to 1989	530	63%	1,028	62%	1,558	62%
1990 to 1995	223	27%	556	33%	779	31%
Total Responding	836	100%	1,672	100%	2,508	100%
Number other household residents on a DHHL waiting list						
none	449	54%	807	48%	1,256	50%
one	165	20%	440	26%	605	24%
two	98	12%	178	11%	276	11%
three	85	10%	63	4%	148	6%
four	25	3%	107	6%	132	5%
five	14	2%	77	5%	91	4%
number unknown						
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-3c: Demographic Characteristics of Applicants

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Veteran in the household						
yes	827	37%	894	46%	1,721	41%
no	1,409	62%	1,039	54%	2,448	58%
not sure	9	0%			9	0%
REFUSED	14	1%	9	0%	23	1%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Year First Applied						
before 1970	76	3%			76	2%
1970 to 1979	117	5%	117	6%	233	6%
1980 to 1984	230	10%	173	9%	403	10%
1985 to 1989	1,146	51%	1,064	55%	2,210	53%
1990 to 1995	691	31%	588	30%	1,279	30%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Number other household residents on a DHHL waiting list						
none	1,328	59%	925	48%	2,254	54%
one	424	19%	582	30%	1,006	24%
two	212	9%	173	9%	385	9%
three	125	6%	109	6%	233	6%
four	101	4%	86	4%	187	4%
five	62	3%	66	3%	128	3%
number unknown	7	0%			7	0%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-3d: Demographic Characteristics of Applicants

Island of First Choice
Kaua'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Veteran in the household						
yes	250	38%	272	46%	522	42%
no	413	62%	321	54%	734	58%
not sure						
REFUSED						
Total Responding	663	100%	593	100%	1,256	100%
Year First Applied						
before 1970	11	2%	11	2%	23	2%
1970 to 1979	41	6%	54	9%	95	8%
1980 to 1984	16	2%	82	14%	98	8%
1985 to 1989	373	56%	300	51%	673	54%
1990 to 1995	222	33%	145	25%	367	29%
Total Responding	663	100%	593	100%	1,256	100%
Number other household residents on a DHHL waiting list						
none	397	60%	311	52%	708	56%
one	117	18%	138	23%	255	20%
two	75	11%	54	9%	129	10%
three	36	5%	20	3%	56	4%
four	28	4%	41	7%	69	5%
five	10	2%	28	5%	38	3%
number unknown						
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Island of First Choice
Moloka'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Veteran in the household						
yes	84	35%	117	38%	201	37%
no	156	65%	192	62%	349	63%
not sure						
REFUSED						
Total Responding	240	100%	310	100%	550	100%
Year First Applied						
before 1970	11	4%	11	3%	21	4%
1970 to 1979	18	7%	27	9%	45	8%
1980 to 1984	43	18%			43	8%
1985 to 1989	102	43%	195	63%	297	54%
1990 to 1995	66	28%	78	25%	144	26%
Total Responding	240	100%	310	100%	550	100%
Number other household residents on a DHHL waiting list						
none	166	69%	171	55%	338	61%
one	27	11%	81	26%	108	20%
two	16	7%	32	10%	47	9%
three	5	2%	10	3%	15	3%
four	20	9%			20	4%
five	6	2%	15	5%	21	4%
number unknown						
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-3f: Demographic Characteristics of Applicants

Total Responding

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Veteran in the household						
yes	2,985	37%	2,273	45%	5,258	40%
no	4,958	62%	2,723	54%	7,681	59%
not sure	22	0%	6	0%	28	0%
REFUSED	23	0%	9	0%	32	0%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Year First Applied						
before 1970	499	6%	90	2%	589	5%
1970 to 1979	1,281	16%	328	7%	1,609	12%
1980 to 1984	762	10%	391	8%	1,153	9%
1985 to 1989	3,052	38%	2,714	54%	5,766	44%
1990 to 1995	2,394	30%	1,488	30%	3,882	30%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Number other household residents on a DHHL waiting list						
none	4,360	55%	2,498	50%	6,858	53%
one	1,697	21%	1,355	27%	3,051	23%
two	788	10%	468	9%	1,256	10%
three	439	5%	241	5%	680	5%
four	394	5%	243	5%	637	5%
five	295	4%	206	4%	501	4%
number unknown	15	0%			15	0%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-4e: Characteristics of Applicant's Current Housing Unit

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Residence is owned/rented:						
own	1,372	34%	193	39%	1,565	35%
rent	2,042	51%	277	56%	2,319	52%
sharing with others, no rent	365	9%	11	2%	376	8%
occupy without cash rent	175	4%	14	3%	189	4%
DON'T KNOW/REFUSED	25	1%			25	1%
eg only, will not build	9	0%			9	0%
Type of home						
a single family house	2,633	66%	377	76%	3,010	67%
townhouse, duplex, multiplex	649	16%	37	8%	687	15%
apartment	562	14%	66	13%	628	14%
condominium apartment	111	3%	14	3%	126	3%
other	25	1%			25	1%
Number of rooms in the home						
four or fewer	762	19%	83	17%	845	19%
five	743	19%	72	15%	816	18%
six	624	16%	83	17%	707	16%
seven	598	15%	84	17%	682	15%
eight	528	13%	52	11%	581	13%
nine	355	9%	72	15%	428	10%
ten or more	369	9%	48	10%	417	9%
Number of bedrooms						
studio	20	1%			20	0%
one bedroom	267	7%	18	4%	285	6%
two bedrooms	879	22%	170	34%	1,049	23%
three bedrooms	1,609	40%	160	32%	1,769	39%
four bedrooms	869	22%	136	27%	1,005	22%
five or more	336	8%	11	2%	347	8%
not reported	9	0%			9	0%
Number of bathrooms						
one bathroom	1,848	46%	223	45%	2,071	46%
two bathrooms	1,741	44%	219	44%	1,960	44%
three or more	391	10%	52	11%	443	10%
number not reported	9	0%			9	0%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-4b: Characteristics of Applicant's Current Housing Unit

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Residence is owned/rented:						
own	495	59%	893	53%	1,388	55%
rent	219	26%	602	36%	821	33%
sharing with others, no rent	61	7%	111	7%	172	7%
occupy without cash rent	35	4%	52	3%	88	3%
DON'T KNOW/REFUSED	14	2%	6	0%	20	1%
ag only, will not build	12	1%	8	0%	20	1%
Type of home						
a single family house	750	91%	1,334	80%	2,084	84%
townhouse, duplex, multiplex	14	2%	78	5%	92	4%
apartment	22	3%	156	9%	177	7%
condominium apartment	15	2%	73	4%	89	4%
other	23	3%	23	1%	46	2%
Number of rooms in the home						
four or fewer	145	18%	222	13%	367	15%
five	99	12%	244	15%	343	14%
six	169	20%	199	12%	367	15%
seven	151	18%	292	18%	443	18%
eight	127	15%	332	20%	459	18%
nine	66	8%	195	12%	262	11%
ten or more	68	8%	179	11%	247	10%
Number of bedrooms						
studio	8	1%	29	2%	37	1%
one bedroom	15	2%	82	5%	97	4%
two bedrooms	140	17%	252	15%	392	16%
three bedrooms	415	50%	732	44%	1,147	46%
four bedrooms	169	20%	408	24%	577	23%
five or more	77	9%	161	10%	238	9%
not reported	12	1%	8	0%	20	1%
Number of bathrooms						
one bathroom	333	40%	603	36%	937	37%
two bathrooms	363	43%	822	49%	1,185	47%
three or more	128	15%	239	14%	367	15%
number not reported	12	1%	8	0%	20	1%
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-4c: Characteristics of Applicant's Current Housing Unit

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Residence is owned/rented:						
own	997	44%	993	51%	1,990	47%
rent	855	38%	682	35%	1,537	37%
sharing with others, no rent	186	8%	151	8%	337	8%
occupy without cash rent	102	5%	70	4%	173	4%
DON'T KNOW/REFUSED	27	1%	9	0%	36	1%
eg only, will not build	92	4%	36	2%	128	3%
Type of home						
a single family house	2,000	92%	1,539	81%	3,539	87%
townhouse, duplex, multiplex	45	2%	151	8%	196	5%
apartment	79	4%	168	9%	247	6%
condominium apartment	18	1%	41	2%	59	1%
other	25	1%	7	0%	32	1%
Number of rooms in the home						
four or fewer	324	15%	308	16%	632	16%
five	356	16%	134	7%	490	12%
six	443	20%	381	20%	825	20%
seven	374	17%	285	15%	659	16%
eight	313	14%	329	17%	642	16%
nine	134	6%	153	8%	287	7%
ten or more	223	10%	316	17%	539	13%
Number of bedrooms						
studio	16	1%	16	1%	32	1%
one bedroom	120	5%	113	6%	233	6%
two bedrooms	435	19%	303	16%	738	18%
three bedrooms	1,113	49%	896	46%	2,008	48%
four bedrooms	350	15%	392	20%	742	18%
five or more	134	6%	177	9%	312	7%
not reported	92	4%	45	2%	137	3%
Number of bathrooms						
one bathroom	807	36%	765	39%	1,572	37%
two bathrooms	1,108	49%	832	43%	1,940	46%
three or more	253	11%	299	15%	552	13%
number not reported	92	4%	45	2%	137	3%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-4d: Characteristics of Applicant's Current Housing Unit
Island of First Choice
Kaua'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Residence is owned/rented:						
own	290	44%	295	50%	585	47%
rent	248	37%	239	40%	487	39%
sharing with others, no rent	49	7%	48	8%	98	8%
occupy without cash rent	31	5%	10	2%	41	3%
DON'T KNOW/REFUSED	7	1%			7	1%
ag only, will not build	38	6%			38	3%
Type of home						
a single family house	572	92%	462	78%	1,034	85%
townhouse, duplex, multiplex	29	5%	34	6%	62	5%
apartment	14	2%	56	10%	70	6%
condominium apartment	10	2%	31	5%	41	3%
other			10	2%	10	1%
Number of rooms in the home						
four or fewer	102	16%	90	15%	192	16%
five	79	13%	82	14%	162	13%
six	166	26%	90	15%	255	21%
seven	86	14%	112	19%	199	16%
eight	79	13%	113	19%	192	16%
nine	59	9%	17	3%	76	6%
ten or more	53	8%	90	15%	143	12%
Number of bedrooms						
studio	17	3%			17	1%
one bedroom	17	3%	27	4%	44	4%
two bedrooms	69	10%	98	16%	167	13%
three bedrooms	378	57%	297	50%	675	54%
four bedrooms	100	15%	162	27%	262	21%
five or more	43	6%	10	2%	53	4%
not reported	38	6%			38	3%
Number of bathrooms						
one bathroom	266	40%	202	34%	468	37%
two bathrooms	297	45%	346	58%	643	51%
three or more	62	9%	45	8%	107	9%
number not reported	38	6%			38	3%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-4e: Characteristics of Applicant's Current Housing Unit

Island of First Choice
Moloka'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Residence is owned/rented:						
own	125	52%	149	48%	274	50%
rent	68	28%	144	47%	212	39%
sharing with others, no rent	10	4%	5	2%	15	3%
occupy without cash rent	6	2%	11	4%	17	3%
DON'T KNOW/REFUSED						
ag only, will not build	31	13%			31	6%
Type of home						
a single family house	172	82%	234	76%	406	78%
townhouse, duplex, multiplex	17	8%	29	10%	46	9%
apartment			32	10%	32	6%
condominium apartment	10	5%			10	2%
other	10	5%	15	5%	25	5%
Number of rooms in the home						
four or fewer	37	18%	32	10%	69	13%
five	25	12%	52	17%	77	15%
six	57	27%	77	25%	134	26%
seven	59	28%	81	26%	140	27%
eight	6	3%	27	9%	32	6%
nine	10	5%	20	7%	31	6%
ten or more	16	8%	21	7%	37	7%
Number of bedrooms						
studio						
one bedroom	20	9%	16	5%	36	7%
two bedrooms	30	13%	68	22%	98	18%
three bedrooms	122	51%	189	61%	311	57%
four bedrooms	26	11%	27	9%	53	10%
five or more	10	4%	10	3%	20	4%
not reported	31	13%			31	6%
Number of bathrooms						
one bathroom	114	48%	139	45%	253	46%
two bathrooms	74	31%	129	42%	203	37%
three or more	21	9%	42	14%	63	11%
number not reported	31	13%			31	6%
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-4f: Characteristics of Applicant's Current Housing Unit

Total Responding

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Residence is owned/rented:						
own	3,279	41%	2,523	50%	5,802	45%
rent	3,432	43%	1,945	39%	5,377	41%
sharing with others, no rent	671	8%	327	7%	998	8%
occupy without cash rent	350	4%	158	3%	508	4%
DON'T KNOW/REFUSED	73	1%	15	0%	88	1%
ag only, will not build	182	2%	44	1%	226	2%
Type of home						
a single family house	6,126	78%	3,946	79%	10,073	79%
townhouse, duplex, multiplex	754	10%	329	7%	1,084	8%
apartment	677	9%	478	10%	1,154	9%
condominium apartment	165	2%	159	3%	325	3%
other	83	1%	55	1%	138	1%
Number of rooms in the home						
four or fewer	1,371	18%	734	15%	2,104	16%
five	1,302	17%	585	12%	1,887	15%
six	1,459	19%	829	17%	2,288	18%
seven	1,268	16%	854	17%	2,122	17%
eight	1,052	13%	853	17%	1,906	15%
nine	625	8%	458	9%	1,083	8%
ten or more	728	9%	654	13%	1,382	11%
Number of bedrooms						
studio	61	1%	45	1%	106	1%
one bedroom	439	6%	255	5%	695	5%
two bedrooms	1,554	19%	890	18%	2,444	19%
three bedrooms	3,637	46%	2,273	45%	5,910	45%
four bedrooms	1,514	19%	1,124	22%	2,638	20%
five or more	601	8%	370	7%	971	7%
not reported	182	2%	53	1%	235	2%
Number of bathrooms						
one bathroom	3,368	42%	1,933	39%	5,301	41%
two bathrooms	3,582	45%	2,349	47%	5,931	46%
three or more	855	11%	677	14%	1,533	12%
number not reported	182	2%	53	1%	235	2%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-5a: Applicants' Expectations of the Award Process

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Would you accept award without infrastructure?						
yes	1,074	27%	127	26%	1,200	27%
not sure, depends	1,043	26%	142	29%	1,185	26%
no	1,830	46%	217	44%	2,047	46%
refused	34	1%	9	2%	43	1%
Would you accept award without house? (with infrastructure)						
yes	2,264	57%	252	51%	2,516	56%
not sure, depends	393	10%	81	16%	474	11%
no	216	5%	26	5%	242	5%
accept raw land	1,116	28%	136	27%	1,252	28%
Do you intend to build your own house on the land?						
intend to build a house	1,492	37%	193	39%	1,684	38%
want house already built	1,664	42%	157	32%	1,821	41%
will not build for a while	114	3%	36	7%	150	3%
doesn't matter	469	12%	82	17%	551	12%
no response	242	6%	27	5%	269	6%
How long after receiving award before starting to build?						
right away, within a year	1,175	29%	176	36%	1,352	30%
within two years	375	9%	37	8%	413	9%
next three years	95	2%	14	3%	110	2%
more than four years	29	1%	19	4%	48	1%
my kids will build	17	0%			17	0%
not sure when I'd build	268	7%	27	5%	296	7%
want house already built	2,029	51%	220	45%	2,249	50%
Total Responding	3,989	100%	495	100%	4,484	100%
Why would you wait that long?						
because of finances	20	43%	19	100%	39	60%
not ready to move yet	17	37%			17	26%
REFUSED	9	19%			9	14%
Total Responding	46	100%	19	100%	66	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-5b: Applicants' Expectations of the Award Process

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Would you accept award without infrastructure?						
yes	477	58%	631	38%	1,108	45%
not sure, depends	140	17%	445	27%	584	23%
no	200	24%	589	35%	789	32%
refused	8	1%			8	0%
Would you accept award without house? (with infrastructure)						
yes	306	37%	883	53%	1,188	47%
not sure, depends	26	3%	74	4%	100	4%
no	8	1%	77	5%	85	3%
accept raw land	497	59%	639	38%	1,135	45%
Do you intend to build your own house on the land?						
intend to build a house	379	46%	684	41%	1,063	43%
want house already built	219	27%	631	38%	850	34%
will not build for a while	42	5%	106	6%	148	6%
doesn't matter	132	16%	131	8%	263	11%
no response	52	6%	112	7%	164	7%
How long after receiving award before starting to build?						
right away, within a year	341	41%	447	27%	789	31%
within two years	114	14%	169	10%	283	11%
next three years	23	3%	72	4%	95	4%
more than four years	20	2%	28	2%	48	2%
my kids will build						
not sure when I'd build	12	1%	98	6%	111	4%
want house already built	325	39%	857	51%	1,182	47%
Total Responding	836	100%	1,672	100%	2,508	100%
Why would you wait that long?						
because of finances	20	100%	20	72%	40	84%
not ready to move yet			8	28%	8	16%
REFUSED						
Total Responding	20	100%	28	100%	48	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-5c: Applicants' Expectations of the Award Process

Island of First Choice
Hawai'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Would you accept award without infrastructure?						
yes	1,169	54%	853	45%	2,021	50%
not sure, depends	496	23%	438	23%	934	23%
no	503	23%	615	32%	1,118	27%
refused						
Would you accept award without house? (with infrastructure)						
yes	889	39%	880	45%	1,769	42%
not sure, depends	91	4%	120	6%	211	5%
no	18	1%	53	3%	72	2%
accept raw land	1,260	56%	889	46%	2,149	51%
Do you intend to build your own house on the land?						
intend to build a house	1,130	52%	725	38%	1,856	46%
want house already built	570	26%	566	30%	1,136	28%
will not build for a while	193	9%	164	9%	357	9%
doesn't matter	186	9%	282	15%	467	11%
no response	88	4%	169	9%	257	6%
How long after receiving award before starting to build?						
right away, within a year	738	33%	509	26%	1,246	30%
within two years	237	10%	212	11%	449	11%
next three years	153	7%	99	5%	252	6%
more than four years	101	4%	87	4%	188	4%
my kids will build						
not sure when I'd build	88	4%	100	5%	188	4%
want house already built	943	42%	935	48%	1,878	45%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Why would you wait that long?						
because of finances	79	79%	63	73%	143	76%
not ready to move yet	21	21%	23	27%	45	24%
REFUSED						
Total Responding	101	100%	87	100%	188	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-5d: Applicants' Expectations of the Award Process

Island of First Choice
Kaua'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Would you accept award without infrastructure?						
yes	311	50%	249	42%	560	46%
not sure, depends	104	17%	97	16%	201	16%
no	204	33%	247	42%	450	37%
refused	7	1%			7	1%
Would you accept award without house? (with infrastructure)						
yes	300	45%	275	46%	575	46%
not sure, depends	7	1%	41	7%	48	4%
no			28	5%	28	2%
accept raw land	356	54%	249	42%	605	48%
Do you intend to build your own house on the land?						
intend to build a house	310	50%	255	43%	565	46%
want house already built	132	21%	238	40%	370	30%
will not build for a while	59	9%	24	4%	83	7%
doesn't matter	103	17%	45	8%	148	12%
no response	21	3%	31	5%	52	4%
How long after receiving award before starting to build?						
right away, within a year	251	38%	198	33%	449	36%
within two years	103	16%	62	10%	165	13%
next three years	7	1%	7	1%	14	1%
more than four years			10	2%	10	1%
my kids will build						
not sure when I'd build	52	8%	23	4%	75	6%
want house already built	250	38%	293	49%	543	43%
Total Responding	663	100%	593	100%	1,256	100%
Why would you wait that long?						
because of finances			10	100%	10	100%
not ready to move yet						
REFUSED						
Total Responding			10	100%	10	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-5e: Applicants' Expectations of the Award Process

Island of First Choice
Moloka`i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Would you accept award without infrastructure?						
yes	97	46%	185	60%	282	54%
not sure, depends	70	33%	40	13%	110	21%
no	43	20%	84	27%	127	24%
refused						
Would you accept award without house? (with infrastructure)						
yes	107	44%	103	33%	210	38%
not sure, depends			5	2%	5	1%
no	6	2%	16	5%	21	4%
accept raw land	128	53%	185	60%	313	57%
Do you intend to build your own house on the land?						
intend to build a house	151	72%	114	37%	265	51%
want house already built	31	15%	110	35%	141	27%
will not build for a while			15	5%	15	3%
doesn't matter	27	13%	42	14%	69	13%
no response			29	10%	29	6%
How long after receiving award before starting to build?						
right away, within a year	111	46%	113	37%	224	41%
within two years	25	10%	43	14%	67	12%
next three years	6	2%			6	1%
more than four years	16	7%			16	3%
my kids will build						
not sure when I'd build	21	9%			21	4%
want house already built	62	26%	154	50%	216	39%
Total Responding	240	100%	310	100%	550	100%
Why would you wait that long?						
because of finances						
not ready to move yet	16	100%			16	100%
REFUSED						
Total Responding	16	100%			16	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-5f: Applicants' Expectations of the Award Process

Total Responding

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Would you accept award without infrastructure?						
yes	3,126	40%	2,045	41%	5,171	40%
not sure, depends	1,851	24%	1,162	23%	3,013	24%
no	2,780	36%	1,752	35%	4,532	35%
refused	48	1%	9	0%	57	0%
Would you accept award without house? (with infrastructure)						
yes	3,866	48%	2,392	48%	6,258	48%
not sure, depends	517	6%	322	6%	839	6%
no	247	3%	200	4%	447	3%
accept raw land	3,357	42%	2,098	42%	5,455	42%
Do you intend to build your own house on the land?						
intend to build a house	3,462	44%	1,971	40%	5,433	43%
want house already built	2,616	34%	1,702	34%	4,318	34%
will not build for a while	407	5%	345	7%	752	6%
doesn't matter	917	12%	581	12%	1,498	12%
no response	403	5%	369	7%	772	6%
How long after receiving award before starting to build?						
right away, within a year	2,616	33%	1,443	29%	4,059	31%
within two years	854	11%	523	10%	1,377	11%
next three years	284	4%	193	4%	476	4%
more than four years	165	2%	144	3%	310	2%
my kids will build	17	0%			17	0%
not sure when I'd build	442	6%	249	5%	691	5%
want house already built	3,608	45%	2,460	49%	6,068	47%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Why would you wait that long?						
because of finances	119	65%	113	78%	233	71%
not ready to move yet	54	30%	31	22%	85	26%
REFUSED	9	5%			9	3%
Total Responding	183	100%	144	100%	327	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-6a: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Preferred type of home on land						
single family home	3,733	94%	436	88%	4,169	93%
townhouse, dulpex, multiples	108	3%	34	7%	142	3%
other type (apartment)	63	2%			63	1%
doesn't matter to me	30	1%	5	1%	35	1%
no response	55	1%	19	4%	75	2%
Total Responding	3,989	100%	495	100%	4,484	100%
Would you accept and MFO?						
would accept	1,330	33%	173	35%	1,503	34%
not sure, depends	494	12%	59	12%	553	12%
would not accept	2,124	53%	245	50%	2,369	53%
no response	32	1%	17	3%	49	1%
Total Responding	3,980	100%	495	100%	4,475	100%
Preferred number of bedrooms						
one bedroom	8	0%			8	0%
two bedrooms	341	9%	39	8%	380	8%
three bedrooms	1,515	38%	223	45%	1,738	39%
four bedrooms	1,645	41%	184	37%	1,829	41%
five or more	463	12%	48	10%	511	11%
haven't decided	9	0%			9	0%
Total Responding	3,980	100%	495	100%	4,475	100%
Acceptable number of bedrooms						
one bedroom	152	4%	18	4%	170	4%
two bedrooms	1,302	33%	196	40%	1,498	33%
three bedrooms	1,984	50%	232	47%	2,216	50%
four bedrooms	447	11%	43	9%	491	11%
five or more	63	2%	5	1%	68	2%
haven't decided	32	1%			32	1%
Total Responding	3,980	100%	495	100%	4,475	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-6b: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Prefarred type of home on land						
single family home	749	90%	1,561	93%	2,310	92%
townhouse, dulpex, multiplex	33	4%	52	3%	86	3%
other type (apartment)	8	1%	8	0%	15	1%
doesn't matter to me	14	2%	15	1%	29	1%
no response	32	4%	35	2%	68	3%
Total Responding	836	100%	1,672	100%	2,508	100%
Would you accept and MFD?						
would accept	228	28%	471	28%	699	28%
not sure, depends	41	5%	220	13%	261	10%
would not accept	540	66%	959	58%	1,499	60%
no response	15	2%	14	1%	29	1%
Total Responding	824	100%	1,664	100%	2,488	100%
Preferred number of bedrooms						
one bedroom			8	0%	8	0%
two bedrooms	114	14%	132	8%	247	10%
three bedrooms	383	46%	840	51%	1,223	49%
four bedrooms	279	34%	492	30%	771	31%
five or more	40	5%	192	12%	232	9%
haven't decided	8	1%			8	0%
Total Responding	824	100%	1,664	100%	2,488	100%
Acceptable number of bedrooms						
one bedroom	66	8%	91	5%	157	6%
two bedrooms	327	40%	615	37%	943	38%
three bedrooms	381	46%	772	46%	1,153	46%
four bedrooms	34	4%	146	9%	180	7%
five or more	8	1%	34	2%	42	2%
haven't decided	8	1%	6	0%	14	1%
Total Responding	824	100%	1,664	100%	2,488	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-6c: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Hawai'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Preferred type of home on land						
single family home	1,938	86%	1,713	88%	3,651	87%
townhouse, dulpex, multiplex	68	3%	41	2%	109	3%
other type (apartment)	16	1%	23	1%	39	1%
doesn't matter to me	45	2%	42	2%	88	2%
no response	192	9%	123	6%	315	8%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Would you accept and MFD?						
would accept	749	35%	607	32%	1,357	33%
not sure, depends	259	12%	230	12%	490	12%
would not accept	1,150	53%	1,068	56%	2,218	54%
no response	9	0%			9	0%
Total Responding	2,168	100%	1,906	100%	4,073	100%
Preferred number of bedrooms						
one bedroom	27	1%	16	1%	43	1%
two bedrooms	260	12%	227	12%	487	12%
three bedrooms	1,245	57%	921	48%	2,166	53%
four bedrooms	485	22%	570	30%	1,055	26%
five or more	150	7%	163	9%	313	8%
haven't decided			9	0%	9	0%
Total Responding	2,168	100%	1,906	100%	4,073	100%
Acceptable number of bedrooms						
one bedroom	185	9%	181	9%	366	9%
two bedrooms	1,028	47%	746	39%	1,774	44%
three bedrooms	792	37%	806	42%	1,599	39%
four bedrooms	154	7%	152	8%	306	8%
five or more	9	0%	12	1%	21	1%
haven't decided			9	0%	9	0%
Total Responding	2,168	100%	1,906	100%	4,073	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-6d: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Kaua'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Preferred type of home on land						
single family home	579	87%	535	90%	1,113	89%
townhouse, duplex, multiplex	22	3%	31	5%	53	4%
other type (apartment)			7	1%	7	1%
doesn't matter to me	24	4%	10	2%	35	3%
no response	38	6%	10	2%	48	4%
Total Responding	663	100%	593	100%	1,256	100%
Would you accept and NFD?						
would accept	212	34%	222	37%	434	36%
not sure, depends	76	12%	17	3%	93	8%
would not accept	330	53%	347	58%	677	56%
no response	7	1%	7	1%	14	1%
Total Responding	625	100%	593	100%	1,218	100%
Preferred number of bedrooms						
one bedroom	28	4%			28	2%
two bedrooms	28	4%	35	6%	62	5%
three bedrooms	399	64%	299	50%	698	57%
four bedrooms	136	22%	195	33%	331	27%
five or more	35	6%	65	11%	99	8%
haven't decided						
Total Responding	625	100%	593	100%	1,218	100%
Acceptable number of bedrooms						
one bedroom	17	3%	23	4%	41	3%
two bedrooms	289	46%	234	39%	523	43%
three bedrooms	281	45%	271	46%	551	45%
four bedrooms	38	6%	59	10%	97	8%
five or more			7	1%	7	1%
haven't decided						
Total Responding	625	100%	593	100%	1,218	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-6e: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Moloka'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Preferred type of home on land						
single family home	182	76%	304	98%	486	88%
townhouse, duipex, multiplex	11	5%	6	2%	17	3%
other type (apartment)						
doesn't matter to me						
no response	47	20%			47	9%
Total Responding	240	100%	310	100%	550	100%
Would you accept and MFD?						
would accept	98	47%	115	37%	213	41%
not sure, depends	6	3%	39	13%	45	9%
would not accept	105	50%	145	47%	250	48%
no response			10	3%	10	2%
Total Responding	209	100%	310	100%	519	100%
Preferred number of bedrooms						
one bedroom						
two bedrooms	16	8%	32	10%	48	9%
three bedrooms	126	60%	153	49%	279	54%
four bedrooms	67	32%	93	30%	161	31%
five or more			31	10%	31	6%
haven't decided						
Total Responding	209	100%	310	100%	519	100%
Acceptable number of bedrooms						
one bedroom	10	5%	11	4%	21	4%
two bedrooms	110	53%	139	45%	249	48%
three bedrooms	63	30%	129	42%	191	37%
four bedrooms	26	12%	31	10%	57	11%
five or more						
haven't decided						
Total Responding	209	100%	310	100%	519	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-6f: Characteristics of Applicant's Preferred Housing Unit

Total Responding

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Preferred type of home on land						
single family home	7,181	90%	4,549	91%	11,730	90%
townhouse, duipex, multiplex	242	3%	163	3%	406	3%
other type (apartment)	87	1%	37	1%	124	1%
doesn't matter to me	113	1%	74	1%	186	1%
no response	365	5%	188	4%	553	4%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Would you accept and MFD?						
would accept	2,618	34%	1,588	32%	4,206	33%
not sure, depends	876	11%	566	11%	1,442	11%
would not accept	4,249	54%	2,765	56%	7,013	55%
no response	63	1%	48	1%	111	1%
Total Responding	7,806	100%	4,968	100%	12,773	100%
Preferred number of bedrooms						
one bedroom	63	1%	24	0%	86	1%
two bedrooms	759	10%	466	9%	1,224	10%
three bedrooms	3,668	47%	2,436	49%	6,104	48%
four bedrooms	2,612	33%	1,534	31%	4,146	32%
five or more	687	9%	499	10%	1,186	9%
haven't decided	17	0%	9	0%	26	0%
Total Responding	7,806	100%	4,968	100%	12,773	100%
Acceptable number of bedrooms						
one bedroom	430	6%	324	7%	754	6%
two bedrooms	3,056	39%	1,931	39%	4,986	39%
three bedrooms	3,501	45%	2,209	44%	5,710	45%
four bedrooms	699	9%	431	9%	1,130	9%
five or more	80	1%	58	1%	137	1%
haven't decided	40	1%	15	0%	55	0%
Total Responding	7,806	100%	4,968	100%	12,773	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-7a: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Preferred number of bathrooms						
one bathroom	366	9%	44	9%	410	9%
two bathrooms	3,061	77%	353	71%	3,414	76%
three bathrooms	483	12%	79	16%	562	13%
four or more	62	2%	18	4%	80	2%
haven't decided	9	0%			9	0%
Total Responding	3,980	100%	495	100%	4,475	100%
Acceptable number of bathrooms						
one bathroom	2,147	54%	226	46%	2,373	53%
two bathrooms	1,655	42%	231	47%	1,886	42%
three bathrooms	129	3%	38	8%	167	4%
four or more	41	1%			41	1%
haven't decided	9	0%			9	0%
Total Responding	3,980	100%	495	100%	4,475	100%
would change unit type	3,252	82%	360	73%	3,612	81%
would not change	737	18%	135	27%	872	19%
would change no. bedrooms	2,774	70%	374	76%	3,148	70%
would not change	1,215	30%	121	24%	1,336	30%
would change no. bathrooms	2,130	53%	260	52%	2,389	53%
would not change	1,859	47%	235	48%	2,095	47%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-7b: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Preferred number of bathrooms						
one bathroom	117	14%	89	5%	206	8%
two bathrooms	636	77%	1,314	79%	1,950	78%
three bathrooms	63	8%	219	13%	283	11%
four or more	8	1%	42	2%	49	2%
haven't decided						
Total Responding	824	100%	1,664	100%	2,488	100%
Acceptable number of bathrooms						
one bathroom	547	66%	790	47%	1,337	54%
two bathrooms	269	33%	805	48%	1,074	43%
three bathrooms	8	1%	51	3%	58	2%
four or more			12	1%	12	0%
haven't decided			6	0%	6	0%
Total Responding	824	100%	1,664	100%	2,488	100%
would change unit type	700	84%	1,333	80%	2,033	81%
would not change	136	16%	339	20%	475	19%
would change no. bedrooms	545	65%	1,119	67%	1,664	66%
would not change	291	35%	553	33%	844	34%
would change no. bathrooms	472	56%	890	53%	1,362	54%
would not change	364	44%	782	47%	1,146	46%
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-7c: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Hawai'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Preferred number of bathrooms						
one bathroom	220	10%	201	11%	421	10%
two bathrooms	1,601	74%	1,363	72%	2,964	73%
three bathrooms	286	13%	302	16%	588	14%
four or more	61	3%	30	2%	91	2%
haven't decided			9	0%	9	0%
Total Responding	2,168	100%	1,906	100%	4,073	100%
Acceptable number of bathrooms						
one bathroom	1,223	56%	984	52%	2,207	54%
two bathrooms	879	41%	869	46%	1,749	43%
three bathrooms	57	3%	32	2%	88	2%
four or more	9	0%	12	1%	21	1%
haven't decided			9	0%	9	0%
Total Responding	2,168	100%	1,906	100%	4,073	100%
would change unit type	1,717	76%	1,532	79%	3,249	77%
would not change	542	24%	410	21%	952	23%
would change no. bedrooms	1,435	64%	1,338	69%	2,773	66%
would not change	824	36%	604	31%	1,428	34%
would change no. bathrooms	1,280	57%	1,060	55%	2,340	56%
would not change	979	43%	882	45%	1,861	44%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-7d: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Kaua'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Preferred number of bathrooms						
one bathroom	80	13%	31	5%	112	9%
two bathrooms	513	82%	431	73%	944	77%
three bathrooms	14	2%	131	22%	145	12%
four or more	17	3%			17	1%
haven't decided						
Total Responding	625	100%	593	100%	1,218	100%
Acceptable number of bathrooms						
one bathroom	363	58%	348	59%	711	58%
two bathrooms	245	39%	212	36%	457	37%
three bathrooms	17	3%	34	6%	51	4%
four or more						
haven't decided						
Total Responding	625	100%	593	100%	1,218	100%
would change unit type	513	77%	517	87%	1,031	82%
would not change	149	23%	76	13%	225	18%
would change no. bedrooms	397	60%	411	69%	808	64%
would not change	266	40%	182	31%	448	36%
would change no. bathrooms	306	46%	411	69%	718	57%
would not change	356	54%	182	31%	538	43%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-7e: Characteristics of Applicant's Preferred Housing Unit

Island of First Choice
Moloka'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Preferred number of bathrooms						
one bathroom	41	19%	73	24%	114	22%
two bathrooms	163	78%	165	53%	328	63%
three bathrooms	6	3%	61	20%	67	13%
four or more			10	3%	10	2%
haven't decided						
Total Responding	209	100%	310	100%	519	100%
Acceptable number of bathrooms						
one bathroom	172	82%	187	61%	359	69%
two bathrooms	37	18%	112	36%	149	29%
three bathrooms			10	3%	10	2%
four or more						
haven't decided						
Total Responding	209	100%	310	100%	519	100%
would change unit type	182	76%	255	82%	437	79%
would not change	58	24%	55	18%	113	21%
would change no. bedrooms	135	56%	206	66%	341	62%
would not change	105	44%	104	34%	209	38%
would change no. bathrooms	137	57%	176	57%	313	57%
would not change	103	43%	134	43%	237	43%
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-7f: Characteristics of Applicant's Preferred Housing Unit

Total Responding

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Preferred number of bathrooms						
one bathroom	823	11%	439	9%	1,262	10%
two bathrooms	5,975	77%	3,626	73%	9,600	75%
three bathrooms	851	11%	794	16%	1,645	13%
four or more	148	2%	100	2%	248	2%
haven't decided	9	0%	9	0%	18	0%
Total Responding	7,806	100%	4,968	100%	12,773	100%
Acceptable number of bathrooms						
one bathroom	4,451	57%	2,536	51%	6,987	55%
two bathrooms	3,085	40%	2,228	45%	5,313	42%
three bathrooms	211	3%	164	3%	375	3%
four or more	50	1%	24	0%	74	1%
haven't decided	9	0%	15	0%	24	0%
Total Responding	7,806	100%	4,968	100%	12,773	100%
would change unit type	6,365	80%	3,997	80%	10,362	80%
would not change	1,622	20%	1,014	20%	2,637	20%
would change no. bedrooms	5,286	66%	3,447	69%	8,733	67%
would not change	2,702	34%	1,564	31%	4,266	33%
would change no. bathrooms	4,325	54%	2,796	56%	7,122	55%
would not change	3,663	46%	2,215	44%	5,877	45%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-8a: Qualifications of Applicants

Island of First Choice
Oʻahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
1994 HF income before tax						
DON'T KNOW/REFUSED	657	16%	81	16%	738	16%
less than $10,000	209	5%	19	4%	228	5%
$10,000 to $19,999	423	11%	105	21%	528	12%
$20,000 to $29,999	499	13%	34	7%	533	12%
$30,000 to $39,999	540	14%	79	16%	619	14%
$40,000 to $49,999	650	16%	27	5%	677	15%
$50,000 to $59,999	554	14%	82	17%	636	14%
$60,000 to $74,999	202	5%	59	12%	261	6%
$75,000 to $99,999	185	5%			185	4%
$100,000 or more	69	2%	9	2%	78	2%
Total Responding	3,989	100%	495	100%	4,484	100%
Income as Percent of HUD Guidelines						
below 30 percent of median	673	18%	33	7%	706	17%
30 to 49 percent of median	599	16%	125	27%	725	17%
50 to 79 percent of median	719	19%	71	15%	790	19%
80 to 119 percent of median	1,403	38%	196	42%	1,599	38%
120 to 139 percent of median	232	6%	37	8%	270	6%
140 percent of median or higher	101	3%	9	2%	110	3%
Total Responding	3,728	100%	471	100%	4,199	100%
Downpayment Status						
none	142	4%	34	7%	176	4%
less than $5,000	799	20%	93	19%	892	20%
$5,000 to $14,999	1,391	35%	166	34%	1,557	35%
$15,000 to $24,999	835	21%	103	21%	938	21%
$25,000 to $39,999	144	4%	5	1%	150	3%
$40,000 or more	105	3%			105	2%
no response	564	14%	93	19%	656	15%
ag only	9	0%			9	0%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-8b: Qualifications of Applicants

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
1994 HF Income before tax						
DON'T KNOW/REFUSED	124	15%	248	15%	371	15%
less than $10,000	49	6%	74	4%	124	5%
$10,000 to $19,999	84	10%	114	7%	198	8%
$20,000 to $29,999	118	14%	239	14%	356	14%
$30,000 to $39,999	147	18%	297	18%	444	18%
$40,000 to $49,999	145	17%	233	14%	377	15%
$50,000 to $59,999	85	10%	151	9%	236	9%
$60,000 to $74,999	22	3%	151	9%	173	7%
$75,000 to $99,999	48	6%	112	7%	160	6%
$100,000 or more	15	2%	54	3%	69	3%
Total Responding	836	100%	1,672	100%	2,508	100%
Income as Percent of HUD Guidelines						
below 30 percent of median	123	16%	173	11%	296	13%
30 to 49 percent of median	176	23%	280	18%	456	19%
50 to 79 percent of median	169	22%	302	19%	471	20%
80 to 119 percent of median	244	32%	592	37%	835	35%
120 to 139 percent of median	29	4%	146	9%	175	7%
140 percent of median or higher	31	4%	98	6%	129	5%
Total Responding	772	100%	1,590	100%	2,362	100%
Downpayment Status						
none	43	5%	42	2%	85	3%
less than $5,000	141	17%	319	19%	459	18%
$5,000 to $14,999	277	33%	483	29%	760	30%
$15,000 to $24,999	150	18%	309	19%	459	18%
$25,000 to $39,999	79	9%	96	6%	175	7%
$40,000 or more	15	2%	78	5%	94	4%
no response	119	14%	337	20%	456	18%
ag only	12	1%	8	0%	20	1%
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted date.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-8c: Qualifications of Applicants

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
1994 HF income before tax						
DON'T KNOW/REFUSED	380	17%	319	16%	699	17%
less than $10,000	160	7%	53	3%	212	5%
$10,000 to $19,999	292	13%	169	9%	462	11%
$20,000 to $29,999	418	19%	264	14%	682	16%
$30,000 to $39,999	436	19%	391	20%	827	20%
$40,000 to $49,999	260	11%	274	14%	534	13%
$50,000 to $59,999	187	8%	182	9%	369	9%
$60,000 to $74,999	68	3%	144	7%	212	5%
$75,000 to $99,999	59	3%	75	4%	134	3%
$100,000 or more			70	4%	70	2%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Income as Percent of HUD Guidelines						
below 30 percent of median	299	14%	199	11%	497	12%
30 to 49 percent of median	316	15%	331	18%	647	16%
50 to 79 percent of median	609	28%	375	20%	984	25%
80 to 119 percent of median	599	28%	648	35%	1,247	31%
120 to 139 percent of median	234	11%	155	8%	389	10%
140 percent of median or higher	102	5%	145	8%	247	6%
Total Responding	2,158	100%	1,853	100%	4,011	100%
Downpayment Status						
none	78	3%	78	4%	156	4%
less than $5,000	525	23%	317	16%	841	20%
$5,000 to $14,999	791	35%	624	32%	1,416	34%
$15,000 to $24,999	345	15%	338	17%	683	16%
$25,000 to $39,999	57	3%	145	7%	202	5%
$40,000 or more	69	3%	104	5%	173	4%
no response	303	13%	300	15%	603	14%
ag only	92	4%	36	2%	128	3%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-8d: Qualifications of Applicants

Island of First Choice
Kaua'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
1994 NF income before tax						
DON'T KNOW/REFUSED	52	8%	39	7%	91	7%
less than $10,000	79	12%	7	1%	85	7%
$10,000 to $19,999	114	17%	48	8%	162	13%
$20,000 to $29,999	93	14%	114	19%	207	16%
$30,000 to $39,999	90	14%	129	22%	219	17%
$40,000 to $49,999	121	18%	106	18%	227	18%
$50,000 to $59,999	55	8%	7	1%	62	5%
$60,000 to $74,999	35	5%	75	13%	110	9%
$75,000 to $99,999	24	4%	28	5%	52	4%
$100,000 or more			41	7%	41	3%
Total Responding	663	100%	593	100%	1,256	100%
Income as Percent of HUD Guidelines						
below 30 percent of median	206	31%	73	12%	279	22%
30 to 49 percent of median	107	16%	93	16%	200	16%
50 to 79 percent of median	86	13%	138	23%	224	18%
80 to 119 percent of median	215	33%	204	34%	419	34%
120 to 139 percent of median	41	6%	44	7%	85	7%
140 percent of median or higher			41	7%	41	3%
Total Responding	656	100%	593	100%	1,249	100%
Downpayment Status						
none	24	4%	28	5%	52	4%
less than $5,000	160	24%	83	14%	242	19%
$5,000 to $14,999	155	23%	223	38%	378	30%
$15,000 to $24,999	144	22%	102	17%	246	20%
$25,000 to $39,999	35	5%	45	8%	79	6%
$40,000 or more	24	4%	52	9%	75	6%
no response	83	13%	62	10%	145	12%
ag only	38	6%			38	3%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-8e: Qualifications of Applicants

Island of First Choice
Moloka'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
1994 HF income before tax						
DON'T KNOW/REFUSED	53	22%	49	16%	101	18%
less than $10,000	26	11%	9	3%	35	6%
$10,000 to $19,999	30	13%	31	10%	62	11%
$20,000 to $29,999	42	17%	61	20%	103	19%
$30,000 to $39,999	68	28%	31	10%	99	18%
$40,000 to $49,999	6	2%	27	9%	32	6%
$50,000 to $59,999	11	5%	16	5%	27	5%
$60,000 to $74,999			51	16%	51	9%
$75,000 to $99,999	6	2%	19	6%	25	5%
$100,000 or more			16	5%	16	3%
Total Responding	240	100%	310	100%	550	100%
Income as Percent of HUD Guidelines						
below 30 percent of median	87	37%	25	8%	112	21%
30 to 49 percent of median	69	29%	67	22%	136	25%
50 to 79 percent of median	46	20%	42	14%	89	17%
80 to 119 percent of median	27	11%	124	42%	151	28%
120 to 139 percent of median	6	2%	15	5%	20	4%
140 percent of median or higher			26	9%	26	5%
Total Responding	235	100%	299	100%	533	100%
Downpayment Status						
none			5	2%	5	1%
less than $5,000	57	24%	37	12%	94	17%
$5,000 to $14,999	78	32%	106	34%	184	33%
$15,000 to $24,999	37	15%	83	27%	120	22%
$25,000 to $39,999	6	2%	10	3%	16	3%
$40,000 or more			20	7%	20	4%
no response	32	13%	47	15%	79	14%
ag only	31	13%			31	6%
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-8f: Qualifications of Applicants

Total Responding

	Current Address is:				Total Responding	
	On This Island		Off-Island			
1994 HF income before tax						
DON'T KNOW/REFUSED	1,265	16%	735	15%	2,001	15%
less than $10,000	522	7%	163	3%	685	5%
$10,000 to $19,999	944	12%	468	9%	1,411	11%
$20,000 to $29,999	1,170	15%	711	14%	1,881	14%
$30,000 to $39,999	1,281	16%	927	18%	2,208	17%
$40,000 to $49,999	1,181	15%	667	13%	1,848	14%
$50,000 to $59,999	892	11%	438	9%	1,330	10%
$60,000 to $74,999	326	4%	480	10%	806	6%
$75,000 to $99,999	322	4%	234	5%	556	4%
$100,000 or more	84	1%	189	4%	274	2%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Income as Percent of HUD Guidelines						
below 30 percent of median	1,388	18%	502	10%	1,890	15%
30 to 49 percent of median	1,268	17%	896	19%	2,164	18%
50 to 79 percent of median	1,629	22%	927	19%	2,557	21%
80 to 119 percent of median	2,488	33%	1,764	37%	4,252	34%
120 to 139 percent of median	543	7%	397	8%	939	8%
140 percent of median or higher	234	3%	320	7%	554	4%
Total Responding	7,549	100%	4,806	100%	12,355	100%
Downpayment Status						
none	287	4%	187	4%	474	4%
less than $5,000	1,681	21%	848	17%	2,529	19%
$5,000 to $14,999	2,692	34%	1,602	32%	4,295	33%
$15,000 to $24,999	1,511	19%	935	19%	2,446	19%
$25,000 to $39,999	320	4%	302	6%	622	5%
$40,000 or more	213	3%	255	5%	468	4%
no response	1,101	14%	838	17%	1,939	15%
ag only	182	2%	44	1%	226	2%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table excludes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-9a: Qualifications of Applicants

Island of First Choice
O'ahu

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Imputed Monthly Payment Ability						
less than $200	193	5%	30	6%	223	5%
$200 to $499	729	18%	141	29%	871	19%
$500 to $799	964	24%	118	24%	1,082	24%
$800 to $1,099	1,075	27%	76	15%	1,151	26%
$1,100 to $1,399	320	8%	27	5%	347	8%
$1,400 or more	338	8%	25	5%	363	8%
no response	361	9%	78	16%	439	10%
Total Responding	3,980	100%	495	100%	4,475	100%
Real Estate ownership						
own current unit	909	23%	150	30%	1,058	24%
own home plus other	261	7%	43	9%	305	7%
own other RE only	191	5%	27	5%	218	5%
renter	1,866	47%	250	51%	2,116	47%
bunking up	754	19%	25	5%	778	17%
Total Responding	3,980	100%	495	100%	4,475	100%
Access to special financing						
yes	1,014	25%	176	36%	1,190	27%
no	2,761	69%	294	59%	3,055	68%
not sure	182	5%	25	5%	207	5%
REFUSED	23	1%			23	1%
Total Responding	3,980	100%	495	100%	4,475	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All date except county of residence teken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-9b: Qualifications of Applicants

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Imputed Monthly Payment Ability						
less than $200	38	5%	112	7%	151	6%
$200 to $499	258	31%	314	19%	572	23%
$500 to $799	206	25%	480	29%	685	28%
$800 to $1,099	176	21%	397	24%	573	23%
$1,100 to $1,399	43	5%	68	4%	111	4%
$1,400 or more	43	5%	104	6%	148	6%
no response	60	7%	189	11%	249	10%
Total Responding	824	100%	1,664	100%	2,488	100%
Real Estate ownership						
own current unit	364	44%	617	37%	982	39%
own home plus other	116	14%	213	13%	329	13%
own other RE only	8	1%	75	5%	83	3%
renter	211	26%	555	33%	767	31%
bunking up	125	15%	203	12%	327	13%
Total Responding	824	100%	1,664	100%	2,488	100%
Access to special financing						
yes	268	32%	460	28%	727	29%
no	527	64%	1,140	69%	1,667	67%
not sure	29	4%	51	3%	80	3%
REFUSED			14	1%	14	1%
Total Responding	824	100%	1,664	100%	2,488	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-9c: Qualifications of Applicants

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Imputed Monthly Payment Ability						
less than $200	127	6%	158	8%	285	7%
$200 to $499	722	33%	384	20%	1,105	27%
$500 to $799	657	30%	519	27%	1,177	29%
$800 to $1,099	339	16%	401	21%	740	18%
$1,100 to $1,399	55	3%	53	3%	108	3%
$1,400 or more	48	2%	146	8%	193	5%
no response	219	10%	245	13%	465	11%
Total Responding	2,168	100%	1,906	100%	4,073	100%
Real Estate ownership						
own current unit	697	32%	622	33%	1,319	32%
own home plus other	220	10%	259	14%	479	12%
own other RE only	91	4%	102	5%	193	5%
renter	778	36%	598	31%	1,376	34%
bunking up	381	18%	325	17%	706	17%
Total Responding	2,168	100%	1,906	100%	4,073	100%
Access to special financing						
yes	683	32%	691	36%	1,374	34%
no	1,457	67%	1,079	57%	2,536	62%
not sure	27	1%	136	7%	164	4%
REFUSED						
Total Responding	2,168	100%	1,906	100%	4,073	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-9d: Qualifications of Applicants

Island of First Choice
Kaua'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Imputed Monthly Payment Ability						
less than $200	38	6%	62	10%	100	8%
$200 to $499	283	45%	124	21%	407	33%
$500 to $799	145	23%	190	32%	336	28%
$800 to $1,099	41	7%	117	20%	158	13%
$1,100 to $1,399	34	5%	17	3%	52	4%
$1,400 or more	27	4%	31	5%	59	5%
no response	55	9%	52	9%	107	9%
Total Responding	625	100%	593	100%	1,218	100%
Real Estate ownership						
own current unit	221	35%	216	36%	436	36%
own home plus other	48	8%	41	7%	90	7%
own other RE only	28	4%	34	6%	61	5%
renter	227	36%	206	35%	433	36%
bunking up	101	16%	97	16%	198	16%
Total Responding	625	100%	593	100%	1,218	100%
Access to special financing						
yes	119	19%	126	21%	245	20%
no	472	75%	457	77%	928	76%
not sure	35	6%	10	2%	45	4%
REFUSED						
Total Responding	625	100%	593	100%	1,218	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-9e: Qualifications of Applicants

Island of First Choice
Moloka'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Imputed Monthly Payment Ability						
less than $200	26	12%	31	10%	57	11%
$200 to $499	85	40%	58	19%	142	27%
$500 to $799	62	30%	84	27%	146	28%
$800 to $1,099	20	10%	65	21%	85	16%
$1,100 to $1,399	6	3%	15	5%	20	4%
$1,400 or more	6	3%	26	8%	32	6%
no response	6	3%	32	10%	37	7%
Total Responding	209	100%	310	100%	519	100%
Real Estate ownership						
own current unit	111	53%	62	20%	173	33%
own home plus other	6	3%	66	21%	71	14%
own other RE only	16	8%	31	10%	47	9%
renter	52	25%	114	37%	166	32%
bunking up	25	12%	38	12%	62	12%
Total Responding	209	100%	310	100%	519	100%
Access to special financing						
yes	89	43%	85	27%	174	34%
no	120	57%	214	69%	334	64%
not sure			10	3%	10	2%
REFUSED						
Total Responding	209	100%	310	100%	519	100%

Notes: Weighted date. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original OHHL files. Figures may not sum to totals due to rounding of weighted date.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-9f: Qualifications of Applicants

Total Responding

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Imputed Monthly Payment Ability						
less than $200	423	5%	392	8%	815	6%
$200 to $499	2,076	27%	1,021	21%	3,097	24%
$500 to $799	2,034	26%	1,392	28%	3,426	27%
$800 to $1,099	1,652	21%	1,056	21%	2,707	21%
$1,100 to $1,399	458	6%	179	4%	637	5%
$1,400 or more	462	6%	332	7%	794	6%
no response	702	9%	596	12%	1,297	10%
Total Responding	7,806	100%	4,968	100%	12,773	100%
Real Estate ownership						
own current unit	2,302	29%	1,666	34%	3,969	31%
own home plus other	651	8%	623	13%	1,274	10%
own other RE only	333	4%	268	5%	601	5%
renter	3,134	40%	1,723	35%	4,858	38%
bunking up	1,385	18%	686	14%	2,072	16%
Total Responding	7,806	100%	4,968	100%	12,773	100%
Access to special financing						
yes	2,173	28%	1,538	31%	3,710	29%
no	5,337	68%	3,184	64%	8,520	67%
not sure	273	3%	232	5%	505	4%
REFUSED	23	0%	14	0%	37	0%
Total Responding	7,806	100%	4,968	100%	12,773	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-10a: Expectations of DHHL

Island of First Choice
O'ahu

	Current Address is:				Total Responding	
	On This Island		Off-Island			
DHHL should.....						
stick to awarding land	802	20%	121	24%	923	21%
attend to all housing need	2,647	66%	240	48%	2,886	64%
not sure	508	13%	134	27%	642	14%
REFUSED	32	1%			32	1%
DHHL should.....						
use land to generate funds	1,916	48%	159	32%	2,075	46%
use all land for awards	1,335	33%	140	28%	1,475	33%
not sure	705	18%	186	38%	891	20%
REFUSED	33	1%	9	2%	42	1%
DHHL should.....						
offer some multifamily units	1,620	41%	153	31%	1,773	40%
offer only single family	2,088	52%	292	59%	2,381	53%
doesn't matter	194	5%	49	10%	243	5%
REFUSED	87	2%			87	2%
DHHL should.....						
build kupuna housing	2,659	67%	314	64%	2,974	66%
stick to land awards	924	23%	114	23%	1,038	23%
doesn't matter	202	5%	19	4%	221	5%
refused	203	5%	48	10%	251	6%
Homesteaders should....						
help pay for infrastructure	852	21%	143	29%	995	22%
DHHL should pay all costs	2,591	65%	285	58%	2,876	64%
not sure	501	13%	66	13%	567	13%
REFUSED	46	1%			46	1%
Total Responding	3,989	100%	495	100%	4,484	100%
Should Hawaiian Homesteads follow county building codes?						
follow all building codes	153	18%	33	23%	186	19%
follow same building codes	593	70%	95	66%	688	69%
not sure	106	12%	16	11%	122	12%
Total Responding	852	100%	143	100%	995	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-10b: Expectations of DHHL

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
DHHL should.....						
stick to awarding land	205	24%	336	20%	541	22%
attend to all housing need	519	62%	1,089	65%	1,608	64%
not sure	93	11%	225	13%	318	13%
REFUSED	19	2%	22	1%	41	2%
DHHL should.....						
use land to generate funds	354	42%	743	44%	1,098	44%
use all land for awards	297	36%	574	34%	872	35%
not sure	178	21%	308	18%	486	19%
REFUSED	6	1%	46	3%	52	2%
DHHL should.....						
offer some multifamily units	344	41%	676	40%	1,020	41%
offer only single family	431	52%	882	53%	1,313	52%
doesn't matter	54	6%	106	6%	160	6%
REFUSED	8	1%	8	0%	15	1%
DHHL should.....						
build kupuna housing	537	64%	1,081	65%	1,618	65%
stick to land awards	250	30%	422	25%	672	27%
doesn't matter	35	4%	81	5%	116	5%
refused	14	2%	88	5%	101	4%
Homesteaders should....						
help pay for infrastructure	169	20%	450	27%	620	25%
DHHL should pay all costs	605	72%	1,001	60%	1,607	64%
not sure	42	5%	212	13%	254	10%
REFUSED	20	2%	8	0%	28	1%
Total Responding	836	100%	1,672	100%	2,508	100%
Should Hawaiian Homesteads follow county building codes?						
follow all building codes	32	19%	72	16%	104	17%
follow some building codes	122	72%	363	81%	485	78%
not sure	15	9%	15	3%	31	5%
Total Responding	169	100%	450	100%	620	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-10c: Expectations of DHHL

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
DHHL should.....						
stick to awarding land	503	22%	533	27%	1,036	25%
attend to all housing need	1,372	61%	1,099	57%	2,471	59%
not sure	353	16%	294	15%	647	15%
REFUSED	32	1%	16	1%	48	1%
DHHL should.....						
use land to generate funds	1,171	52%	935	48%	2,106	50%
use all land for awards	819	36%	619	32%	1,437	34%
not sure	261	12%	377	19%	637	15%
REFUSED	9	0%	12	1%	21	0%
DHHL should.....						
offer some multifamily units	965	43%	858	44%	1,823	43%
offer only single family	1,063	47%	979	50%	2,042	49%
doesn't matter	183	8%	87	4%	271	6%
REFUSED	48	2%	18	1%	66	2%
DHHL should.....						
build kupuna housing	1,475	65%	1,296	67%	2,771	66%
stick to land awards	592	26%	426	22%	1,018	24%
doesn't matter	132	6%	96	5%	229	5%
refused	60	3%	123	6%	183	4%
Homesteaders should....						
help pay for infrastructure	540	24%	526	27%	1,066	25%
DHHL should pay all costs	1,452	64%	1,099	57%	2,550	61%
not sure	221	10%	301	16%	523	12%
REFUSED	46	2%	16	1%	62	1%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Should Hawaiian Homesteads follow county building codes?						
follow all building codes	59	11%	41	8%	100	9%
follow same building codes	452	84%	421	81%	873	83%
not sure	30	5%	55	11%	85	8%
Total Responding	540	100%	517	100%	1,057	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-10d: Expectations of DHHL

Island of First Choice
Kaua'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
DHHL should.....						
stick to awarding land	206	31%	138	23%	344	27%
attend to all housing need	357	54%	379	64%	736	59%
not sure	90	14%	65	11%	155	12%
REFUSED	10	2%	10	2%	21	2%
DHHL should.....						
use land to generate funds	352	53%	284	48%	637	51%
use all land for awards	207	31%	193	33%	400	32%
not sure	93	14%	116	19%	209	17%
REFUSED	10	2%			10	1%
DHHL should.....						
offer some multifamily units	284	43%	269	45%	553	44%
offer only single family	306	46%	304	51%	610	49%
doesn't matter	55	8%	10	2%	66	5%
REFUSED	17	3%	10	2%	28	2%
DHHL should.....						
build kupuna housing	494	74%	358	60%	852	68%
stick to land awards	159	24%	183	31%	342	27%
doesn't matter			52	9%	52	4%
refused	10	2%			10	1%
Homesteaders should....						
help pay for infrastructure	215	32%	128	22%	343	27%
DHHL should pay all costs	344	52%	371	63%	716	57%
not sure	93	14%	84	14%	177	14%
REFUSED	10	2%	10	2%	21	2%
Total Responding	663	100%	593	100%	1,256	100%
Should Hawaiian Homesteads follow						
county building codes?						
follow all building codes	28	13%	10	8%	38	11%
follow same building codes	187	87%	100	78%	287	84%
not sure			17	14%	17	5%
Total Responding	215	100%	128	100%	343	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-10e: Expectations of DHHL

Island of First Choice
Moloka'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
DHHL should.....						
stick to awarding land	58	24%	72	23%	130	24%
attend to all housing need	135	56%	181	59%	317	58%
not sure	47	19%	46	15%	93	17%
REFUSED			10	3%	10	2%
DHHL should.....						
use land to generate funds	132	55%	183	59%	315	57%
use all land for awards	68	28%	79	26%	148	27%
not sure	40	17%	42	14%	82	15%
REFUSED			6	2%	6	1%
DHHL should.....						
offer some multifamily units	89	37%	148	48%	237	43%
offer only single family	130	54%	120	39%	250	45%
doesn't matter	22	9%	26	8%	48	9%
REFUSED			16	5%	16	3%
DHHL should.....						
build kupuna housing	172	72%	203	65%	375	68%
stick to land awards	68	28%	41	13%	109	20%
doesn't matter			42	13%	42	8%
refused			25	8%	25	5%
Homesteaders should....						
help pay for infrastructure	11	5%	132	43%	143	26%
DHHL should pay all costs	224	93%	145	47%	369	67%
not sure	5	2%	32	10%	38	7%
REFUSED						
Total Responding	240	100%	310	100%	550	100%
Should Hawaiian Homesteads follow county building codes?						
follow all building codes	6	50%	26	20%	32	22%
follow some building codes	6	50%	74	56%	80	56%
not sure			32	24%	32	22%
Total Responding	11	100%	132	100%	143	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-1Df: Expectations of DHHL

Total Responding

	Current Address is:				Total Responding	
	On This Island		Off-Island			
DHHL should.....						
stick to awarding land	1,774	22%	1,200	24%	2,974	23%
attend to all housing need	5,030	63%	2,989	60%	8,019	62%
not sure	1,091	14%	765	15%	1,855	14%
REFUSED	93	1%	58	1%	151	1%
DHHL should.....						
use land to generate funds	3,925	49%	2,305	46%	6,230	48%
use all land for awards	2,726	34%	1,606	32%	4,332	33%
not sure	1,277	16%	1,029	21%	2,306	18%
REFUSED	59	1%	72	1%	131	1%
DHHL should.....						
offer some multifamily units	3,302	41%	2,103	42%	5,405	42%
offer only single family	4,018	50%	2,577	51%	6,595	51%
doesn't matter	508	6%	279	6%	787	6%
REFUSED	160	2%	52	1%	211	2%
DHHL should.....						
build kupuna housing	5,337	67%	3,253	65%	8,590	66%
stick to land awards	1,994	25%	1,185	24%	3,179	24%
doesn't matter	370	5%	289	6%	659	5%
refused	287	4%	283	6%	571	4%
Homesteaders should....						
help pay for infrastructure	1,787	22%	1,380	28%	3,167	24%
DHHL should pay all costs	5,216	65%	2,902	58%	8,118	62%
not sure	863	11%	696	14%	1,558	12%
REFUSED	122	2%	34	1%	156	1%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Should Hawaiian Homesteads follow county building codes?						
follow all building codes	277	15%	182	13%	459	15%
follow same building codes	1,359	76%	1,054	77%	2,413	76%
not sure	151	8%	135	10%	286	9%
Total Responding	1,787	100%	1,371	100%	3,158	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-11a: Evaluation of DHHL Services

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Rating: Friendliness of staff						
A	1,059	27%	178	36%	1,237	28%
B	946	24%	104	21%	1,050	23%
C	910	23%	69	14%	979	22%
D	377	9%	23	5%	399	9%
F	246	6%	32	7%	278	6%
DON'T KNOW/REFUSED	452	11%	88	18%	540	12%
Total Responding	3,989	100%	495	100%	4,484	100%
Rating: Ability to answer questions						
A	867	22%	127	26%	993	22%
B	980	25%	107	22%	1,087	24%
C	974	24%	99	20%	1,073	24%
D	333	8%	27	5%	360	8%
F	331	8%	41	8%	372	8%
DON'T KNOW/REFUSED	504	13%	94	19%	598	13%
Total Responding	3,989	100%	495	100%	4,484	100%
Rating: Get land to Hawaiians						
A	373	9%	80	16%	453	10%
B	500	13%	43	9%	544	12%
C	997	25%	119	24%	1,115	25%
D	837	21%	39	8%	876	20%
F	918	23%	113	23%	1,031	23%
DON'T KNOW/REFUSED	364	9%	100	20%	464	10%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-11b: Evaluation of DHHL Services

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Rating: Friendliness of staff						
A	126	15%	317	19%	443	18%
B	142	17%	466	28%	607	24%
C	264	32%	467	28%	731	29%
D	127	15%	57	3%	184	7%
F	93	11%	75	5%	169	7%
DON'T KNOW/REFUSED	85	10%	290	17%	374	15%
Total Responding	836	100%	1,672	100%	2,508	100%
Rating: Ability to answer questions						
A	113	13%	294	18%	407	16%
B	128	15%	472	28%	600	24%
C	206	25%	435	26%	640	26%
D	186	22%	160	10%	345	14%
F	84	10%	62	4%	146	6%
DON'T KNOW/REFUSED	119	14%	250	15%	369	15%
Total Responding	836	100%	1,672	100%	2,508	100%
Rating: Get land to Hawaiians						
A	43	5%	231	14%	274	11%
B	89	11%	174	10%	263	10%
C	180	21%	367	22%	547	22%
D	181	22%	344	21%	525	21%
F	305	36%	380	23%	684	27%
DON'T KNOW/REFUSED	40	5%	175	10%	215	9%
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-11c: Evaluation of DHHL Services

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Rating: Friendliness of staff						
A	500	22%	430	22%	930	22%
B	581	26%	490	25%	1,071	25%
C	611	27%	441	23%	1,052	25%
D	175	8%	61	3%	236	6%
F	122	5%	93	5%	214	5%
DON'T KNOW/REFUSED	270	12%	427	22%	698	17%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Rating: Ability to answer questions						
A	334	15%	280	14%	613	15%
B	605	27%	556	29%	1,161	28%
C	588	26%	492	25%	1,080	26%
D	276	12%	81	4%	358	9%
F	190	8%	95	5%	285	7%
DON'T KNOW/REFUSED	266	12%	438	23%	704	17%
Total Responding	2,259	100%	1,942	100%	4,201	100%
Rating: Get land to Hawaiians						
A	145	6%	130	7%	275	7%
B	181	8%	243	13%	425	10%
C	546	24%	491	25%	1,037	25%
D	486	22%	358	18%	844	20%
F	705	31%	486	25%	1,190	28%
DON'T KNOW/REFUSED	196	9%	234	12%	431	10%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-11d: Evaluation of DHHL Services

Island of First Choice
Kaua'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Rating: Friendliness of staff						
A	192	29%	144	24%	336	27%
B	150	23%	141	24%	291	23%
C	162	24%	154	26%	316	25%
D	107	16%	41	7%	148	12%
F	14	2%	21	3%	35	3%
DON'T KNOW/REFUSED	38	6%	92	16%	130	10%
Total Responding	663	100%	593	100%	1,256	100%
Rating: Ability to answer questions						
A	179	27%	117	20%	296	24%
B	173	26%	137	23%	309	25%
C	152	23%	180	30%	332	26%
D	111	17%	49	8%	160	13%
F	7	1%	10	2%	17	1%
DON'T KNOW/REFUSED	41	6%	99	17%	141	11%
Total Responding	663	100%	593	100%	1,256	100%
Rating: Get land to Hawaiians						
A	83	12%	38	6%	121	10%
B	87	13%	89	15%	176	14%
C	135	20%	89	15%	223	18%
D	124	19%	178	30%	303	24%
F	158	24%	138	23%	296	24%
DON'T KNOW/REFUSED	76	11%	61	10%	137	11%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-11e: Evaluation of DHHL Services

Island of First Choice
Moloka'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Rating: Friendliness of staff						
A	52	22%	79	25%	131	24%
B	68	28%	76	25%	144	26%
C	51	21%	56	18%	107	19%
D	48	20%	26	8%	74	14%
F	10	4%	10	3%	20	4%
DON'T KNOW/REFUSED	11	5%	62	20%	73	13%
Total Responding	240	100%	310	100%	550	100%
Rating: Ability to answer questions						
A	32	13%	68	22%	99	18%
B	43	18%	67	22%	110	20%
C	72	30%	67	22%	139	25%
D	62	26%	32	10%	94	17%
F	10	4%	16	5%	26	5%
DON'T KNOW/REFUSED	21	9%	61	20%	82	15%
Total Responding	240	100%	310	100%	550	100%
Rating: Get land to Hawaiians						
A	6	2%	42	14%	47	9%
B	9	4%	26	8%	35	6%
C	43	18%	79	25%	122	22%
D	116	48%	50	16%	165	30%
F	68	28%	73	24%	141	26%
DON'T KNOW/REFUSED			40	13%	40	7%
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-11f: Evaluation of DHHL Services

Total Responding

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Rating: Friendliness of staff						
A	1,929	24%	1,148	23%	3,077	24%
B	1,886	24%	1,277	25%	3,163	24%
C	1,998	25%	1,187	24%	3,185	25%
D	834	10%	208	4%	1,042	8%
F	485	6%	232	5%	717	6%
DON'T KNOW/REFUSED	856	11%	959	19%	1,816	14%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Rating: Ability to answer questions						
A	1,524	19%	886	18%	2,409	19%
B	1,928	24%	1,339	27%	3,267	25%
C	1,992	25%	1,273	25%	3,265	25%
D	968	12%	349	7%	1,317	10%
F	623	8%	223	4%	846	7%
DON'T KNOW/REFUSED	953	12%	941	19%	1,894	15%
Total Responding	7,988	100%	5,011	100%	12,999	100%
Rating: Get land to Hawaiians						
A	649	8%	522	10%	1,171	9%
B	867	11%	575	11%	1,442	11%
C	1,899	24%	1,144	23%	3,043	23%
D	1,744	22%	969	19%	2,713	21%
F	2,153	27%	1,190	24%	3,343	26%
DON'T KNOW/REFUSED	676	8%	611	12%	1,287	10%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-12a: Evaluation of DHHL Services

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Service Rating: Alu Like						
A	1,004	25%	103	21%	1,106	25%
B	1,125	28%	106	21%	1,231	27%
C	777	19%	79	16%	856	19%
D	258	6%	14	3%	272	6%
F	204	5%	23	5%	227	5%
DON'T KNOW/REFUSED	622	16%	169	34%	791	18%
Service Rating: DHA						
A	331	8%	83	17%	413	9%
B	827	21%	143	29%	971	22%
C	1,175	29%	85	17%	1,260	28%
D	601	15%	34	7%	635	14%
F	549	14%	78	16%	626	14%
DON'T KNOW/REFUSED	506	13%	72	15%	579	13%
Service Rating: DHHL						
A	570	14%	130	26%	700	16%
B	918	23%	132	27%	1,050	23%
C	1,276	32%	90	18%	1,366	30%
D	613	15%	44	9%	657	15%
F	417	10%	66	13%	483	11%
DON'T KNOW/REFUSED	194	5%	33	7%	227	5%
Service Rating: KSBE						
A	983	25%	169	34%	1,152	26%
B	934	23%	104	21%	1,038	23%
C	817	20%	67	14%	884	20%
D	474	12%	31	6%	504	11%
F	471	12%	41	8%	512	11%
DON'T KNOW/REFUSED	310	8%	84	17%	394	9%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-12b: Evaluation of DHHL Services

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Service Rating: Alu Like						
A	198	24%	385	23%	583	23%
B	271	32%	433	26%	705	28%
C	169	20%	348	21%	517	21%
D	62	7%	80	5%	142	6%
F	22	3%	55	3%	77	3%
DON'T KNOW/REFUSED	115	14%	370	22%	485	19%
Service Rating: OHA						
A	55	7%	177	11%	233	9%
B	215	26%	349	21%	564	22%
C	210	25%	471	28%	681	27%
D	129	15%	207	12%	337	13%
F	145	17%	245	15%	390	16%
DON'T KNOW/REFUSED	81	10%	223	13%	304	12%
Service Rating: OHHL						
A	80	10%	250	15%	330	13%
B	165	20%	335	20%	501	20%
C	281	34%	602	36%	883	35%
D	148	18%	260	16%	408	16%
F	134	16%	139	8%	273	11%
DON'T KNOW/REFUSED	28	3%	86	5%	114	5%
Service Rating: KSBE						
A	267	32%	429	26%	696	28%
B	215	26%	355	21%	570	23%
C	136	16%	309	18%	445	18%
D	48	6%	166	10%	214	9%
F	105	13%	230	14%	335	13%
DON'T KNOW/REFUSED	65	8%	183	11%	247	10%
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-12c: Evaluation of DHHL Services

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Service Rating: Alu Like						
A	620	27%	429	22%	1,049	25%
B	630	28%	516	27%	1,146	27%
C	474	21%	404	21%	878	21%
D	119	5%	68	4%	187	4%
F	82	4%	83	4%	165	4%
DON'T KNOW/REFUSED	334	15%	442	23%	776	18%
Service Rating: OHA						
A	270	12%	230	12%	500	12%
B	556	25%	385	20%	941	22%
C	613	27%	624	32%	1,237	29%
D	303	13%	194	10%	496	12%
F	233	10%	227	12%	460	11%
DON'T KNOW/REFUSED	284	13%	282	14%	565	13%
Service Rating: DHHL						
A	272	12%	224	12%	496	12%
B	447	20%	450	23%	897	21%
C	663	29%	605	31%	1,268	30%
D	358	16%	287	15%	644	15%
F	369	16%	192	10%	561	13%
DON'T KNOW/REFUSED	151	7%	184	9%	335	8%
Service Rating: KSBE						
A	840	37%	435	22%	1,276	30%
B	606	27%	511	26%	1,117	27%
C	300	13%	408	21%	708	17%
D	132	6%	219	11%	351	8%
F	169	7%	150	8%	320	8%
DON'T KNOW/REFUSED	212	9%	218	11%	430	10%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-12d: Evaluation of DHHL Services

Island of First Choice
Kaua`i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Service Rating: Alu Like						
A	204	31%	167	28%	371	30%
B	242	36%	160	27%	402	32%
C	124	19%	98	16%	222	18%
D	10	2%	24	4%	35	3%
F	45	7%	10	2%	55	4%
DON'T KNOW/REFUSED	38	6%	134	23%	172	14%
Service Rating: OHA						
A	83	12%	114	19%	197	16%
B	232	35%	82	14%	314	25%
C	152	23%	204	34%	356	28%
D	76	11%	107	18%	183	15%
F	68	10%	43	7%	111	9%
DON'T KNOW/REFUSED	52	8%	44	7%	96	8%
Service Rating: DHHL						
A	79	12%	93	16%	173	14%
B	193	29%	102	17%	295	24%
C	200	30%	202	34%	402	32%
D	93	14%	72	12%	165	13%
F	79	12%	60	10%	139	11%
DON'T KNOW/REFUSED	17	3%	65	11%	82	7%
Service Rating: KSBE						
A	291	44%	158	27%	450	36%
B	121	18%	123	21%	244	19%
C	117	18%	105	18%	222	18%
D	17	3%	55	9%	73	6%
F	82	12%	73	12%	154	12%
DON'T KNOW/REFUSED	35	5%	79	13%	113	9%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted date.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-12e: Evaluation of DHHL Services

Island of First Choice
Moloka'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Service Rating: Alu Like						
A	84	35%	109	35%	193	35%
B	63	26%	68	22%	131	24%
C	68	28%	68	22%	136	25%
D	15	6%	6	2%	21	4%
F			24	8%	24	4%
DON'T KNOW/REFUSED	10	4%	35	11%	45	8%
Service Rating: OHA						
A	16	7%	41	13%	57	10%
B	26	11%	79	25%	105	19%
C	94	39%	78	25%	171	31%
D	79	33%	45	14%	124	23%
F			37	12%	37	7%
DON'T KNOW/REFUSED	26	11%	31	10%	57	10%
Service Rating: DHHL						
A	16	7%	53	17%	68	12%
B	27	11%	76	24%	102	19%
C	110	46%	58	19%	168	31%
D	35	15%	41	13%	77	14%
F	32	13%	31	10%	62	11%
DON'T KNOW/REFUSED	20	9%	52	17%	72	13%
Service Rating: KSBE						
A	101	42%	118	38%	219	40%
B	48	20%	78	25%	126	23%
C	76	32%	21	7%	97	18%
D			6	2%	6	1%
F	15	6%	41	13%	56	10%
DON'T KNOW/REFUSED			47	15%	47	8%
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-12f: Evaluation of DHHL Services

Total Responding

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Service Rating: Alu Like						
A	2,109	26%	1,192	24%	3,301	25%
B	2,331	29%	1,283	26%	3,614	28%
C	1,612	20%	997	20%	2,609	20%
D	465	6%	192	4%	657	5%
F	352	4%	196	4%	549	4%
DON'T KNOW/REFUSED	1,118	14%	1,150	23%	2,269	17%
Service Rating: OHA						
A	755	9%	645	13%	1,400	11%
B	1,857	23%	1,038	21%	2,895	22%
C	2,244	28%	1,462	29%	3,706	29%
D	1,188	15%	586	12%	1,774	14%
F	994	12%	629	13%	1,623	12%
DON'T KNOW/REFUSED	949	12%	651	13%	1,601	12%
Service Rating: DHHL						
A	1,017	13%	749	15%	1,767	14%
B	1,750	22%	1,096	22%	2,846	22%
C	2,530	32%	1,556	31%	4,087	31%
D	1,247	16%	704	14%	1,951	15%
F	1,031	13%	487	10%	1,518	12%
DON'T KNOW/REFUSED	411	5%	420	8%	831	6%
Service Rating: KSBE						
A	2,483	31%	1,309	26%	3,793	29%
B	1,924	24%	1,171	23%	3,095	24%
C	1,446	18%	910	18%	2,357	18%
D	670	8%	477	10%	1,148	9%
F	843	11%	534	11%	1,377	11%
DON'T KNOW/REFUSED	621	8%	610	12%	1,230	9%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-13a: Evaluation of DHHL Services

Island of First Choice
O'ahu

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Best example of Hawaiian agency						
ALU LIKE, Inc.	1,129	28%	44	9%	1,173	26%
Office of Hawaiian Affairs	333	8%	31	6%	364	8%
Dept of Hawaiian Home Lands	427	11%	85	17%	511	11%
Kamehameha Schools	317	8%	42	8%	359	8%
Bishop Estate	125	3%	18	4%	143	3%
Ka La Hui	33	1%			33	1%
other	172	4%	23	5%	196	4%
none does much for Hawaiians	362	9%	46	9%	408	9%
they all do pretty well	92	2%	17	3%	109	2%
don't know, can't choose	973	24%	188	38%	1,161	26%
no response	27	1%			27	1%
Total Responding	3,989	100%	495	100%	4,484	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-13b: Evaluation of DHHL Services

Island of First Choice
Maui

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Best example of Hawaiian agency						
ALU LIKE, Inc.	188	22%	418	25%	606	24%
Office of Hawaiian Affairs	72	9%	149	9%	222	9%
Dept of Hawaiian Home Lands	54	7%	162	10%	216	9%
Kamehameha Schools	100	12%	232	14%	332	13%
Bishop Estate	23	3%	57	3%	80	3%
Ka La Hui	22	3%	14	1%	35	1%
other	75	9%	51	3%	126	5%
none does much for Hawaiians	78	9%	146	9%	224	9%
they all do pretty well			34	2%	34	1%
don't know, can't choose	224	27%	409	24%	633	25%
no response						
Total Responding	836	100%	1,672	100%	2,508	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiery Survey: Applicants, 1995
Table G-13c: Evaluation of DHHL Services

Island of First Choice
Hawai'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Best example of Hawaiian agency						
ALU LIKE, Inc.	472	21%	445	23%	917	22%
Office of Hawaiian Affairs	179	8%	135	7%	313	7%
Dept of Hawaiian Home Lands	174	8%	220	11%	394	9%
Kamehameha Schools	414	18%	189	10%	603	14%
Bishop Estate	165	7%	82	4%	247	6%
Ka La Hui	21	1%	48	2%	68	2%
other	109	5%	72	4%	181	4%
none does much for Hawaiians	132	6%	121	6%	254	6%
they all do pretty well	45	2%	61	3%	107	3%
don't know, can't choose	525	23%	552	28%	1,077	26%
no response	23	1%	16	1%	39	1%
Total Responding	2,259	100%	1,942	100%	4,201	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-13d: Evaluation of DHHL Services

Island of First Choice
Kaua'i

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Best example of Hawaiian agency						
ALU LIKE, Inc.	197	30%	175	29%	372	30%
Office of Hawaiian Affairs	69	10%	58	10%	126	10%
Dept of Hawaiian Home Lands	65	10%	52	9%	117	9%
Kamehameha Schools	59	9%	38	6%	97	8%
Bishop Estate	28	4%	17	3%	45	4%
Ka La Hui						
other	55	8%	17	3%	72	6%
none does much for Hawaiians	10	2%	10	2%	21	2%
they all do pretty well	10	2%	10	2%	21	2%
don't know, can't choose	170	26%	198	33%	369	29%
no response			17	3%	17	1%
Total Responding	663	100%	593	100%	1,256	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-13e: Evaluation of DHHL Services

Island of First Choice
Moloka'i

	Current Address is:				Total Responding	
	On This Island		Off-Island			
Best example of Hawaiian agency						
ALU LIKE, Inc.	99	41%	62	20%	161	29%
Office of Hawaiian Affairs	20	9%	27	9%	47	9%
Dept of Hawaiian Home Lands	6	2%	27	9%	32	6%
Kamehameha Schools	11	5%	21	7%	32	6%
Bishop Estate	10	4%	26	8%	36	7%
Ka La Hui						
other	5	2%			5	1%
none does much for Hawaiians	31	13%	45	15%	76	14%
they all do pretty well	10	4%	6	2%	16	3%
don't know, can't choose	48	20%	96	31%	145	26%
no response						
Total Responding	240	100%	310	100%	550	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Department of Hawaiian Home Lands
Beneficiary Survey: Applicants, 1995
Table G-13f: Evaluation of DHHL Services

Total Responding

	Current Address Is:				Total Responding	
	On This Island		Off-Island			
Best example of Hawaiian agency						
ALU LIKE, Inc.	2,084	26%	1,144	23%	3,228	25%
Office of Hawaiian Affairs	673	8%	399	8%	1,072	8%
Dept of Hawaiian Home Lands	725	9%	545	11%	1,271	10%
Kamehameha Schools	901	11%	522	10%	1,423	11%
Bishop Estate	351	4%	200	4%	551	4%
Ka La Hui	75	1%	61	1%	136	1%
other	417	5%	164	3%	581	4%
none does much for Hawaiians	613	8%	369	7%	982	8%
they all do pretty well	158	2%	128	3%	286	2%
don't know, can't choose	1,940	24%	1,445	29%	3,384	26%
no response	51	1%	33	1%	84	1%
Total Responding	7,988	100%	5,011	100%	12,999	100%

Notes: Weighted data. Table includes 226 applicants who do not intend to build on agricultural or pastoral parcels. All data except county of residence taken from original DHHL files. Figures may not sum to totals due to rounding of weighted data.

Housing Problems and Needs of Native Hawaiians

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FOREWORD

Housing Problems and Needs of Native Hawaiians, undertaken at the request of Congress in conjunction with HUD's *Assessment of American Indian Housing Needs and Programs*, provides a wealth of new information on housing conditions among one of the United States' least studied indigenous populations This analysis used special tabulations of 1990 Census data, extensive literature reviews, an advisory panel of housing experts, and interviews with local leaders and housing officials to learn more about the housing issues confronting Native Hawaiians

Unlike American Indians and Alaska Natives, Native Hawaiians do not have a treaty relationship with the U.S. Government. The State of Hawaii administers about 203,000 acres of Home Lands set aside by an act of Congress in 1921 These lands, which serve persons with at least 50 percent Hawaiian ancestry, are home to only 6 percent of Native Hawaiians. Much of this land is located far from employment opportunities and includes some of the most difficult to develop tracts in the State. However, recent State commitments to open better and more accessible Home Land acreage for residential use suggest that important new resources may become available.

Today, approximately half of all Native Hawaiians are burdened with housing problems in what is one of the most expensive housing markets in the United States. Particularly striking is the high incidence of overcrowding both on and off the Home Lands: over one-third of all Native Hawaiian renters and one-fifth of all Native owners live in overcrowded conditions Many live in extended families with multiple wage earners Nonetheless, fully 28 percent face a housing cost burden in excess of 30 percent of their income.

The challenging housing problems confronting Native Hawaiians can only be addressed through flexible Federal and State policies that can respond to the special circumstances of this unique population. Continued commitment from both public and private sectors will be required. both to promote decent and affordable housing in the face of intense pressure on the finite land resources of the Hawaiian Islands and to ensure equitable housing options for the Islands' first inhabitants

Michael A. Stegman
Assistant Secretary for Policy
Development and Research

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EXECUTIVE SUMMARY

INTRODUCTION

This study of Native Hawaiian housing needs complements a companion Department of Housing and Urban Development (HUD) sponsored "Assessment of American Indian Housing Needs and Programs" conducted for HUD by the Urban Institute. The companion *Assessment,* initiated in 1993, was designed to evaluate the housing problems and needs of American Indians and Alaska Natives as well as the effectiveness of HUD's Indian housing programs.

The key objectives of this adjunct study are to assess the housing problems and needs of Native Hawaiians given the particular housing conditions and market circumstances that exist in Hawaii. The tasks include defining and analyzing the extent of housing needs of Native Hawaiians living in various environments using existing data sources. The analysis focusses on housing quality, overcrowding, and affordability, using data drawn principally from existing data sources, such as the 1990 Census.

The research on Native Hawaiian housing needs has drawn heavily upon published and unpublished tabulations from the U.S. Census, as the most comprehensive, reliable source of information on housing and population characteristics. To supplement Census data, information was gathered in Hawaii from knowledgeable professionals and housing organizations about local housing characteristics and concerns. This information also permits an examination of the housing conditions and needs of Native Hawaiians living in the continental United States as well as those living on Hawaiian Home Lands and in other urban and rural areas of the state.

BACKGROUND

The 1990 Census for the state of Hawaii reports a population slightly over 1.1 million persons, of which approximately 140,000 persons, or 13 percent, reported that they were of Native Hawaiian ancestry. Other surveys indicate that Census data may undercount people of Native Hawaiian ancestry and this population may be as large as 200,000. Native Hawaiians live throughout the state, in Honolulu as well as in rural communities in less populated islands.

Because the Native Hawaiian population has intermarried with non-Native Hawaiians, there has been a decline in the share of Native Hawaiians with high proportions of Hawaiian ancestry. Census data do not, however, distinguish different sub-groups of Hawaiians based on their ancestry, so it is not possible to determine from the data whether Hawaiians with different degrees of Native Hawaiian ancestry have different housing needs.

The 1990 Census enumerated approximately 356,000 occupied housing units in Hawaii, of which about 43,600, or 12 percent, were occupied by a Native Hawaiian householder or spouse. Approximately 75 percent of the state's population, and 67 percent of Native Hawaiians, lived on the island of Oahu, which includes the City of Honolulu. The remainder of the population is distributed among six other islands, from Hawaii (also called the "Big Island"), Hawaii's largest at 4,000 square miles, to Niihau, Hawaii's smallest inhabited island at 3.3 square miles. These islands are less urbanized than Oahu, with a combined population density of 47 persons per square mile, compared to a density of 2,458 for Oahu. The trend over the last two decades, according to Census figures, shows a slight increase in relative distribution of the population from Oahu to the neighbor islands.

Of particular importance in assessing housing needs for Native Hawaiians is housing provided on Hawaiian Home Lands for Native Hawaiians with indigenous ancestry. The State Department of Hawaiian Home Lands administers about 203,000 acres of trust land and provides low-cost land leases and other direct benefits such as infrastructure, direct housing loans, and loan guarantees to Native Hawaiians. Relatively few of the qualifying beneficiaries have received assistance to date.

Much of the lands originally set aside for Home Lands appear to be some of the most remote and difficult to develop sites in the state. As of 1990, there were approximately 3,200 housing units on the Home Lands. Sixty percent of these families lived on Home Lands located on Oahu, which represents only 3 percent of total Home Land acreage. The socio-economic characteristics of the Home Land population are somewhat different than those of Native Hawaiians living elsewhere in the state. According to the 1990 Census data, the Home Land

population's is slightly older, less educated, and poorer compared to Native Hawaiians living in other areas of Hawaii.

MAIN FINDINGS

Nearly half of Native Hawaiian households experience a problem of affordability, overcrowding and structural inadequacy.* Overall, 20,500 Native Hawaiian households experienced one or more housing problems in 1990. The incidence of housing problems was much greater for Native Hawaiian households (49 percent) than for non-Natives (38 percent). As expected, low income Native Hawaiians experience the highest incidence of housing problems (68 percent).

All households residing in Hawaii face extremely high housing costs. This problem affects Native Hawaiians in particular because of their lower earnings. In response to high housing costs, Native Hawaiians are more likely than non-Natives to live with subfamilies and with multiple wage earners.

- **The Native Hawaiian population is younger, has lower average education, higher unemployment, and lower incomes than the non-Hawaiian population.**

The median age in 1990 of the Native Hawaiian population is 25.8 years compared to the non-Native population's median age of 32.6 years. Native Hawaiians over 25 are somewhat less likely than others in Hawaii to have a high school education (77 percent compared to 81 percent) and much less likely to have received four years of college education (9 percent versus 24 percent). Unemployment rates are also much higher for the Native Hawaiian population: in 1990, the Native Hawaiian unemployment rate was twice as high as for non-Native Hawaiians throughout the state. Furthermore, per capita income for Native Hawaiians in 1989 was $10,700, compared to $16,000 for non-Natives.

Native Hawaiian households are more likely to be very low-income than non-Native Hawaiians. Just over 27 percent of all Native Hawaiian households have incomes less than 50 percent of the regional (county) median compared to 22 percent of non-Native Hawaiian households. For renter households the disparity is even greater: over 40 percent of all Native Hawaiian renter households have incomes less than 50 percent of the median compared to 34 percent of non-Native households.

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* The study used standard measures of housing problems that define an affordability problem as a household paying more than 30 percent of income for housing; overcrowding as more than one person per room; and structural inadequacy as lacking complete kitchen and plumbing facilities.

As a result, Native Hawaiians' participation rates (over 24 percent) for federal, state, and local housing programs are higher than their share of the total population. Homelessness is also more common among Native Hawaiians than expected based on their representation in the state. A recent study by SMS Research concluded that, on any given day, over 20 percent of all homeless persons in Hawaii are Native Hawaiians.

- **The unavailability of affordable housing leading to high rates of overcrowding is the major housing issue for Native Hawaiians living in the state with the country's highest housing costs.**

Although the share of Native Hawaiian households with affordability problems (28 percent) is virtually the same as the share for non-Native Hawaiians (29 percent), newly formed Native Hawaiian households and those who wish to relocate face high housing costs, especially in the Honolulu metropolitan area. Honolulu has a median single family home price of more than $360,000 in 1994, while median monthly rent for a two-bedroom apartment in 1993 was $1,100. Vacancy rates, which are frequently used as indicators of unmet housing demand, are historically lower in Hawaii than in any other state.

To reduce overall housing costs, Native Hawaiians sacrifice space for affordability. Indeed, the high incidence of subfamilies for Native Hawaiian households in an urban setting (17 percent for owner households compared to 5 percent for non-Native owner households residing in Honolulu) appears to help explain why Native Hawaiian households do not have greater affordability problems.

Affordability problems often lead directly to overcrowding. Over one-third (35 percent) of Native Hawaiian households who rent were overcrowded in 1990 compared to 16 percent for non-Native Hawaiian households. Homeowners also experience overcrowding: 21 percent of Native Hawaiian owners, compared to 11 percent of non-Natives, reported being overcrowded.

- **The condition of housing for Native Hawaiians living in rural areas is of lower quality than for non-Native Hawaiians.**

While only 3,700 Native Hawaiian households, compared to 20,000 non-Native Hawaiian households, reside in rural areas of the state, a high percentage of rural Native Hawaiians live in older, less structurally sound housing. Over 30 percent of all rural Native Hawaiians live in housing built before 1949. Six percent of rural Native Hawaiian households lack complete kitchen or plumbing facilities.

Access to sewage disposal is a related housing concern, with Native Hawaiians twice as likely to dispose of sewage by using a septic tank or other non-traditional means than are non-

Native Hawaiians. The use of non-traditional means to dispose of sewage is also evident in rural Hawaii, where only 21 percent of Native Hawaiian housing units are connected to a public sewage system compared to 30 percent of non-Native units.

- **The housing needs of Native Hawaiians living on Hawaiian Home Lands are different than those for Native Hawaiians living elsewhere throughout the state.**

Housing needs differ on the Home Lands from other areas for Native Hawaiians in part because the average cost of housing on the Home Lands tends to be less than in other areas of Hawaii. This difference is due to, in part, various forms of housing loans and subsidies available for home construction and repairs on Home Lands. Affordability problems are therefore lower for Homeland owner residents (9 percent) than for other Native households who own housing.

Overcrowding is experienced by 37 percent of the households living on the Home Lands where the presence of subfamilies (28 percent) is also higher than it is for Native Hawaiians living in other areas of the state. Also, only 1.5 percent of Home Land housing units had facility problems compared to 4 percent of rural Native Hawaiian homeowners.

- **Homeownership opportunities for Native Hawaiians have always been limited and have decreased due to rapid increases in housing costs.**

The state of Hawaii's low homeownership rate (54 percent compared to 64 percent for the nation as a whole) is largely attributed to low household incomes but also to housing supply considerations, including high land costs, government building regulations, and settlement patterns typical of an archipelago with a single major city.

Lower income Native Hawaiians are, of course, especially susceptible to diminishing homeownership opportunities when home prices increase. The mean value of a single family housing unit in Honolulu county increased, for example, from $159,000 in 1986 to more than $360,000 in 1991. The estimated probability of a Native Hawaiian household (not living on the Home Lands) with income less than 80 percent of regional median income owning a home in 1990 was only 29 percent.

Moreover, it appears that high rents and high house prices are inducing many Hawaiians to emigrate to the mainland to seek more affordable housing opportunities. The Native Hawaiian population on the United States mainland grew rapidly in the 1980s. Between 1980 and 1990, the Native Hawaiian population on the mainland grew by 33 percent to 72,000 persons, while the Native population in Hawaii grew at a more modest rate of 17 percent to reach 138,000, according to the 1990 Decennial Census.

A survey of housing needs in Hawaii, conducted in 1992, revealed that 76 percent of Native Hawaiian householders who planned to move out of the state were influenced by housing prices. The importance of housing prices in the decision to migrate is not surprising given the affordability problem for young householders. While Native Hawaiian households on the mainland tend to be younger than Native Hawaiians in Hawaii, they were just as likely (50 percent) to own their homes. Furthermore, mainland Native Hawaiians were much less likely to experience overcrowding (12 percent compared to 28 percent) and facility problems (1.1 percent compared to 2.2).

- **Housing for Native Hawaiians is likely to be in short supply in the foreseeable future due to expected population growth and current housing production trends.**

In July 1994, the U.S. Census Bureau estimated the population for the state of Hawaii at 1,178,564 or a 1.5 percent annual increase from the 1990 Census figure. Projecting this growth rate to the year 2000 produces an estimate of 431,000 households, for an increase of 16 percent over a ten-year period.

Because of its younger age structure, the number of Native Hawaiian households in Hawaii is likely to increase at a more rapid rate than that for the population at large. It is expected that the 43,000 households in 1990 with a Native Hawaiian householder or spouse will increase to 56,000 by the year 2000, an increase of 30 percent over a ten-year period.

The actual number of Native Hawaiian households formed in the 1990s and remaining in Hawaii will depend in large part on the availability of affordable housing for them. One possibility is that the continued shortage of affordable housing will translate into greater rates of overcrowding throughout the 1990s. Moreover, it is unlikely that the number of affordable new units will be enough to adequately meet the needs of low-income households, including those of Native Hawaiian ancestry.

POLICY SUMMARY

Given the extent of housing needs among Native Hawaiians, basic policy implications emulate those for Native Americans residing on the mainland.

- The unique housing needs of Native Hawaiians require **unique** solutions.
- The diversity of Native Hawaiian housing needs requires **flexible** responses so that limited available public funding assistance may be used with maximum efficiency.

- Public policy should support an environment in which public and private sector resources are used to address the housing needs of Native Hawaiians, as appropriate.

As with policy prescriptions for American Indian and Alaskan Native housing needs, it is vitally important that programs be administered flexibly, with program assistance tailored to the particular needs of the locality, and with necessary levels of training and technical assistance provided. Home Lands will not solve all housing needs of Native Hawaiians. Most Native Hawaiians are likely to have to look to the private housing market to meet their needs. It is important, therefore, not only that the Home Lands be used to provide housing as efficiently and equitably as possible, but that Native Hawaiians with serious housing needs be matched with appropriate public or private housing services. Indeed, there is need to link housing, infrastructure, and economic development options in the local planning effort to address the diverse housing needs of Native Hawaiians.

Section 1

PURPOSE AND APPROACH

This study of Native Hawaiian housing needs complements a companion Department of Housing and Urban Development (HUD) sponsored *Assessment of American Indian and Alaskan Native Housing Needs and Programs*. The companion study, initiated in 1993, was designed to evaluate the housing problems and needs of American Indians and Alaska Natives as well as the effectiveness of HUD's Indian housing programs.

The key objectives of this adjunct study are to assess the housing problems and needs of Native Hawaiians given the particular housing conditions and market circumstances that exist in Hawaii. The tasks include defining and analyzing the extent of housing needs of Native Hawaiians living in various environments using existing data sources. The analysis focusses on housing affordability, overcrowding, and quality, using data drawn principally from existing data sources, such as the 1990 Census.

The research on Native Hawaiian housing needs has drawn heavily upon published and unpublished tabulations from the U.S. Census, which is the most comprehensive, reliable source of information on housing and population characteristics. To supplement Census analysis, information was gathered in Hawaii from knowledgeable professionals and housing organizations about local housing characteristics and concerns. This information also permits an examination of the housing conditions and needs of Native Hawaiians living in urban and rural areas of the state.

One of the purposes of the study was to examine the housing needs of Native Hawaiian households on Hawaiian Home Lands. The Hawaiian Home Lands are trust land established by an act of Congress in 1921 for homesteading by Native Hawaiians with 50 percent or more Hawaiian ancestry. This trust is now administered by the Department of Hawaiian Home Lands of the state of Hawaii.

Approach: The Overall Study

The approach of this evaluation mirrored the one used for the companion AIAN study, with three major differences. First, this Native Hawaiian Housing Needs Study did not include an evaluation of housing programs that serve Native Hawaiians. Second, it did not include primary data collection activities such as the household and Indian Housing Authority surveys conducted for the larger study of the AIAN population. Finally, the Native Hawaiian study drew on data from the Census public-use microdata file to supplement information available for the Census special tabulations.

For the Native Hawaiian housing assessment, Urban Institute researchers:

- Conducted an extensive literature review of published material on the socioeconomic and housing circumstances of Native Hawaiians.
- Consulted with Hawaii-based experts on Native Hawaiian housing. One of two site visits was made to Hawaii at the onset of the study to access material on Native Hawaiians and conduct interviews with knowledgeable persons about Native Hawaiian housing. A second site visit took place later to conduct additional interviews and verify information derived from 1990 U.S. Census and other sources.
- Analyzed special tabulations of 1990 U.S. Census data for the state of Hawaii, and census microdata for Native Hawaiians in 1980 and 1990. These data allowed the study team to assess housing conditions for non-Natives as well as Native Hawaiians.
- Convened an informal advisory panel of knowledgeable housing experts to review and comment on the draft report resulting from the study.

Data Sources

The U.S. Bureau of the Census prepared a special tabulation of 1990 decennial Census data explicitly for this study. This tabulation amasses a comprehensive set of indicators on social, economic, and housing characteristics. An unique feature of these data is the way it designates a Native Hawaiian household. For this purpose, the Census Bureau used the self-identification question related to "race" for head of household or spouse to identify a Native Hawaiian household. All other households were identified as non-Native. In addition, these data allow the user to cross-tabulate various Census indicators by income grouped in the same manner that HUD determines housing program eligibility.

Because Census-supplied tabulations for this study were available on different levels of Census defined geography, data could be assembled for various portions of the state, including the city of Honolulu, the Honolulu Metro Area, and other urban and rural portions of the state. Moreover, these data could also be assembled for the Hawaiian Home Lands to give a profile of the housing conditions of Native Hawaiians living on the Home Lands in 1990.[1]

The research team also used Census data in another form, the 1980 and 1990 Public Use Census Microdata (PUMS) files. These files contain the same variables found in the special tabulations, since they rely on information gathered during the decennial Census. However, the microdata files are based on information about individual households, permitting the researcher more flexibility to study relationships among several variables. Because the PUMS is based on households as the unit of analysis, it can be used to examine areas and groups not identified in the special tabulations. In particular, the study team used this file to examine housing needs of non-Natives since this information was not available from the special tabulations.

Limitations of Census Data

Though the Census is a rich source of data about both housing needs and social and economic characteristics, it has a number of limitations, as explained below.

Ethnic Classification. The primary ethnic groups for which the Census Bureau publishes data are those identified by what is commonly called the "race" question—though most scholars believe that the term race has little scientific meaning and that the groups identified using this question may be better described by ethnicity or culture. After 1970, the Census questionnaire was redesigned so that individuals identify their own race. It is assumed that people with mixed ethnic heritage—including the majority of Native Hawaiians—will identify with only one of the groups of which they are a part. Information from the questionnaire used for the decennial Census is also unable to supply information about the characteristics of Hawaiians with different degrees of ancestry. Thus, for the purposes of this report, Native Hawaiians are those persons who report Native Hawaiian "race," regardless of degree of ancestry in the 1990 decennial Census.

Confusion over this definition of Native Hawaiian arises from the multiple purposes for which a specific definition of "Hawaiian" is created. For example, Chapter 10 of Hawaii's Revised Statutes defines a Hawaiian as "any descendent of the aboriginal peoples inhabiting the Hawaiian

[1] The delineations of Hawaiian Home Lands (HHL) areas were undertaken by the Research, Planning and Evaluation Unit of ALU LIKE, Inc. using the Census Bureau's User Defined Areas Program (UDAP). Because UDAP protocols did not allow a Census block to be split when an area was being delineated, it is possible that some HHL housing units might not be included or, conversely, some non-HHL housing units might be included in a few delineated areas.

Islands which exercised sovereignty and subsisted in the Hawaiian Islands in 1778, and which peoples thereafter have continued to reside in Hawaii." In contrast, the Hawaiian Homes Commission Act of 1920 restricted eligibility for homesteads on the Hawaiian Home Lands to Native Hawaiians defined as "any descendent of not less than one-half part of the blood of the races inhabiting the Hawaiian Islands previous to 1778."

The Native Hawaiian population identified using the Census coincides with neither of these important definitions of "Native Hawaiian." Because it relies on self-identification, the Census Native Hawaiian population may include some people who do not qualify by any of these definitions—for example, persons born in Hawaii may report themselves as "Native Hawaiians" even though they do not meet the test of aboriginal descent. On the other hand, the Census may exclude other Native Hawaiians because the requirement to choose one race leads to an underenumeration of Hawaiians with mixed ancestry.

Population Sampling. A second limitation of Census data on personal and housing characteristics is that the detailed socioeconomic data are based on a sample of the population. Estimates from a sample are less precise than a full enumeration of the population. When a sample is large—such as is the case for all Native Hawaiians living in Hawaii—sampling is not a significant source of error. However, when studying smaller sub-groups, such as Native Hawaiians living on Hawaiian Home Lands, small sample sizes reduce the precision of estimates. For the same reason, estimates prepared from the Census PUMS are less precise than estimates from the special tabulations for the same populations, because the PUMS contain a smaller sample of households.[2]

Identification of Home Land Areas for Special Tabulations. A related problem is due to U.S. Census Bureau's new method to protect the confidentiality of individuals. In 1990 the Census altered data in small populations and sparsely populated areas to protect confidentiality of data about individuals. Because of this data substitution, ALU LIKE research staff chose to suppress information about households living in certain sparsely populated Home Lands areas to preserve the integrity of the Home Lands profiles. Therefore, ten "study areas" were deemed sufficiently populated to generate reliable data for profiling the Home Land population. Special tabulation data used the same ALU LIKE method to identify the Home Land population. (ALU LIKE, Inc 1993: p. 2-6).

Despite these limitations, the 1990 Census data give an accurate view of Native Hawaiian housing needs that is consistent with first-hand reports. In many cases, reported characteristics of Native Hawaiians derived from the Census and elsewhere were verified using supplemental data from other sources. With these types of consistency checks, our profile of Native Hawaiian

[2] Annex A contains a discussion of statistical confidence intervals and significance tests for data used in this report.

housing needs is based on the best information available to the study team and was limited only by the parameters of our mandate.

Other Data Sources

A large number of supplementary data sources were obtained during the course of this study from various public and private agencies in order to complement the information provided in the decennial Census files. Each of these data files was carefully examined to verify their validity, sampling error, and specific relevance to this study.

For example, the Health Surveillance Survey conducted by the Hawaii Department of Health in 1992 collected more complete information about the ethnic background of Hawaii's residents. The Survey also provided more accurate estimates of the Native Hawaiian population living in Hawaii (as defined for purposes of eligibility for state programs) than estimates derived from the Census. In addition, surveys of the Department of Hawaiian Home Lands (DHHL) applicant population conducted by Mattson, Inc. in 1992, and of applicants and lessees of the Department of Hawaiian Home Lands in 1995, provided some information about the socioeconomic and demographic characteristics of the beneficiary population of the Home Lands Trust. The Housing Demand Survey conducted by SMS Research, Inc. provided a useful portrait of Hawaii's housing market in 1992.

Each of these data sources has its own limitations; none supplies the detailed indicators of housing conditions available from the Census. The 1992 Housing Demand Survey and the 1992 Health Surveillance Survey were administered to relatively small samples of Hawaii's general population, and thus do not provide precise estimates of characteristics for the Native Hawaiian sub-population. Data from the applicant surveys are likely to be biased due to response selectivity, which occurs when those who choose to return a completed survey have different characteristics from those who do not. Moreover, data from special surveys like these are not completely comparable to data derived from the Census because of differences in the wording of questions and in methods of survey administration. Data from such surveys are, therefore, less useful for the purpose of comparing the needs of Native Hawaiians to those of other groups.

This study also drew on data about economic conditions and housing programs in Hawaii, including construction reports from the Bank of Hawaii; published administrative data of the Department of Hawaiian Home Lands and the Hawaiian Housing Authority; extensive databases and statistical reports maintained by the Hawaii Department of Business and Economic Development, and Tourism, and by the Comprehensive Housing Affordability Strategy (CHAS) of the state of Hawaii and the city and county of Honolulu; the State Functional Housing Plan; the Military Family Housing Market Analysis conducted for the United States Army; the Hawaii Housing Policy Study conducted by Locations, Inc. and SMS Research, Inc.; and the SMS

Research, Inc. study of Hawaii's homeless. These data sources provide useful supplementary and issue specific data which, in conjunction with Census data, offer a comprehensive assessment of the range, diversity, and depth of Native Hawaiian housing needs.

Structure of the Report

This report is divided into six sections with additional annexes (A through E). It begins by discussing the study's purpose, scope, and approach. In addition, it defines "Native Hawaiian" for the purposes of this report, and draws comparisons to other definitions in use. In this first section we outline limitations of Census based data used for these analyses. Throughout the report we draw comparisons of conditions for Native Hawaiians to those of Native Americans residing on the mainland (drawn from the companion study of housing problems and needs of Native Americans and Alaska Natives).

The next two sections of the report set the context for the following sections which address Native Hawaiian housing needs—the focus of this study. Section 2 examines demographic trends and spatial distribution of Native Hawaiians over time. This section highlights population growth and trends with added emphasis on the spatial distribution of the population in Hawaii. Section 3 summarizes key features of relevant economic trends for Hawaii. This section further discusses socioeconomic indicators to lay the foundation for the context of the housing conditions for both Native Hawaiians and non-Native Hawaiians.

Section 4 and 5 of this report address the housing problems and needs of Native Hawaiians living in urban and rural portions of the state (Annex D provides a summary of housing problems and needs of Native Hawaiians residing on the mainland). Section 4 describes the current housing conditions of Native Hawaiians and compares them to those for non-Natives. Section 5 analyzes the housing problems of Native Hawaiians. It begins with a discussion of the best measures of housing needs, and then identifies the extent of housing problems in different environments including Honolulu, other urban areas, and rural portions of the state.

Section 6 of the report summarizes key findings and draws lessons from the companion study of American Indian and Alaska Native housing problems and needs as to which policy approach may be appropriate to address the housing needs of Native Hawaiians.

Section 2

DEMOGRAPHIC CONTEXT AND SPATIAL PATTERNS

The Native Hawaiian population was profoundly transformed during the period of contact with the Europeans and Americans in the nineteenth and twentieth centuries. The current housing needs of Native Hawaiians have been shaped by the changes experienced in this period. To set the stage for subsequent analysis of housing needs, this section describes changes in demographic composition and settlement patterns that affect current housing needs.

POPULATION TRENDS: DECLINE AND RESURGENCE

Native Hawaiians experienced population changes after European penetration that were similar to those of other Native Americans. The size of Hawaii's indigenous population before Western intrusion is not known exactly, though many scholars estimate a population between 200,000 and 400,000 persons (Nordyke 1989). Native Hawaiian population declined rapidly throughout the nineteenth century. Visiting foreign vessels brought with them diseases, weapons, and alcohol that were unfamiliar to Native Hawaiians. A census taken in the 1830s enumerated only 130,000 Native Hawaiians; at the low point in 1900 there were fewer than 40,000 Native Hawaiians (Schmitt 1968).

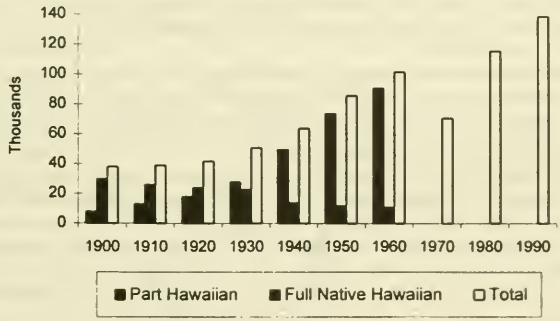
After 1900 the Native Hawaiian population began to recover. Census counts of Native Hawaiians increased more than five-fold between 1900 and 1990, to reach a U.S. total of 210,000 persons, including about 138,000 persons living in Hawaii. Of Native Hawaiians living on the U.S. mainland, half live in California, and the remainder are distributed among other states.

Figure 2.1 shows the growth of the Native Hawaiian population in Hawaii.[3] Through 1920, the Native population grew slowly, with annual growth rates below 1 percent. From 1920 to 1960, the Native population grew at an annual rate of more than 2.3 percent a year, reaching about 102,000 in 1960.

Part of the reason for the growth of the Native Hawaiian population was extensive intermarriage between Native Hawaiians and individuals from other ethnic backgrounds. As Figure 2.1 shows, the Native Hawaiian population as recorded in the Census has become a population with mixed ethnic ancestry. This mixture of ancestry introduces some uncertainty about the ethnic classification of persons.

The effects of this uncertainty on Census population counts become apparent in some inconsistency in the data series after 1960. The Census count of Native Hawaiians decreased by 30 percent between 1960 and 1970 to about 70,000. This change occurred because the Census Bureau eliminated the distinction between unmixed ancestry Hawaiians (full-Hawaiians) and mixed ancestry Hawaiians (part-Hawaiians) in 1970, and stopped the practice of automatically

FIGURE 2.1
NATIVE HAWAIIAN POPULATION GROWTH, 1900 - 1990



Source: U.S. Bureau of the Census

[3] Time series data about the growth of the Native Hawaiian population on the United States mainland are not available because the Census form on the mainland did not include a "Hawaiian" option for the race question until 1980.

reporting children with one Hawaiian parent as Hawaiians with mixed ancestry. Between 1970 and 1980 the population grew at an annual growth rate of almost 5 percent to reach a total of 115,000 in 1980 (Nordyke 1989). This rapid growth exceeds plausible natural increase and must reflect, in part, a greater likelihood to report Native Hawaiian racial identity by part-Hawaiians in 1980 than in 1970.[4] The growth rate moderated in the 1980s to 1.8 percent per year.

The amount of inconsistency in Census population totals for Native Hawaiians has not been nearly as great as that in the data series for American Indians and Alaska Natives. Between 1960 and 1990, population totals for American Indians and Alaska Natives grew by more than 250 percent, in large measure because of changes in reported identity (Passel 1992). In the same period, Native Hawaiian population totals increased by only a total of 35 percent. From 1970 to 1980, when the Native Hawaiian population increased by 50 percent, American Indian and Alaska Native population counts increases even more rapidly (70 percent).

The Native Hawaiian Population Count

As reported in Section 1, the Census definition of the Native Hawaiian population diverges from the definitions used by the state of Hawaii. For many purposes, the state defines as Native Hawaiian all persons with any Hawaiian ancestry. For access to housing on Hawaiian Home Lands, the Hawaiian Homes Commission Act established eligibility for benefits to Native Hawaiians with 50 percent or more Hawaiian ancestry. These definitions are important for program administration, because they are written into state law and, in the case of eligibility rules for access to Home Lands, into federal law and the state constitution.

The Hawaii Department of Health produces estimates of the Native Hawaiian population of Hawaii, using the designation "Hawaiian" for those with full ancestry and "part-Hawaiian" for persons with any Hawaiian ancestry. These estimates are prepared from a Health Surveillance Survey that has been periodically administered in the state. This Survey collects information about up to three ancestries for each respondent and the parents of each respondent, and then codes as Native Hawaiian any person with any reported Hawaiian background. These coding practices yield much higher Native Hawaiian population totals than those derived from the self-reporting method used by the Census. As a result, in 1990 the Department of Health estimated the Native Hawaiian population of Hawaii to be about 205,000 persons.

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[4] This is seen by comparing the age distribution of Native Hawaiians in data from the 1970 and 1980 censuses. These data are republished in Nordyke (1989:192). There are more Native Hawaiians in each birth group in 1980 than in 1970. For example, in 1970, there were 2,265 men in Hawaii who were between the ages of 20 and 24 who said they were Native Hawaiian; ten years later, 4,071 men between the ages of 30 and 34 said that they were Native Hawaiian—an impossibility unless more people reported Native Hawaiian race in 1980 than in 1970. The study team is not aware of any systematic published evaluation of the impact of changes in identification on census data for Native Hawaiians that is comparable to Passel and Berman's (1986) analysis of data for American Indians and Alaska Natives.

There is less information about the size of the population with at least 50 percent Hawaiian ancestry. This population is important because it constitutes the group of "potential beneficiaries" who may be served by the Hawaiian Homes Commission and other federal and state trusts for Native Hawaiians with this degree of ancestry. The Department of Hawaiian Home Lands reports a provisional, current estimate that this population is about 45,000, using data from a recent survey. A 1984 survey conducted on behalf of the state Office of Hawaiian Affairs (OHA) yielded an estimate that 39 percent of state identified Native Hawaiians met or exceeded this threshold. A U.S. Congress, Office of Technology Assessment (OTA) 1987 staff paper reports projections of the ancestry distribution for descendants of this population. By using a "middle" series, OTA estimates Native Hawaiian population with at least 50 percent ancestry would have declined to about 70,000 persons in 1989, using the Native Hawaiian population estimate from the state Department of Health as a base for computation.[5]

While the survey results and projections show that Native Hawaiians with 50 percent or more of Hawaiian ancestry remain a minority of the Hawaiian population, it must be emphasized that these estimates are approximations and that the exact number of Native Hawaiians with 50 percent or more ancestry is not known with certainty. No systematic study has yet been conducted that has verified the ancestry reported in these surveys, and no survey has systematically sampled the Native Hawaiian population living in Hawaii, the U.S. mainland, and elsewhere, for a comprehensive estimate of the number of Hawaiians with different degrees of Hawaiian ancestry.

The state definitions of Native Hawaiian population are important because they determine program eligibility. However, as discussed in Section 1, little systematic data are available to assess whether the housing needs of the Native Hawaiian population by state definitions differ from those of the population enumerated as "Hawaiian" in the Census. There has also been little research about the extent to which the Hawaiian population—that is technically eligible for benefits from targeted state programs—is able to access those programs.

Growth of the Non-Native Population in Hawaii

While the low point for Native Hawaiian population was recorded at the 1900 Census, the low point for the total population of modern Hawaii (57,000 persons) was recorded at a census taken in 1872. Beginning in the 1870s, large-scale immigration to Hawaii dramatically changed the demographic composition of Hawaii's islands.

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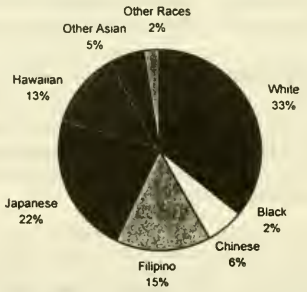
[5] The OTA projections also show that under certain reasonable assumptions about rates of births, deaths, and intermarriage, the 50 percent Hawaiian ancestry population might well grow in number over the next decade, but it would then decline in the following decade from 25 percent of the total Native Hawaiian population in 2004 to 9 percent in 2044.

The signing of a Reciprocity Treaty between Hawaii and the United States in 1876 opened the U.S. market to exports of Hawaiian sugar. The demand for plantation workers triggered the recruitment of Chinese and Portuguese contract laborers. Later periods saw large immigration flows from Japan and the Philippines. Immigration contributed to population growth at an annual rate exceeding 2.2 percent per year throughout the twentieth century. The Census Bureau estimated that the total population of Hawaii in mid-1994 was 1,180,000 persons (U.S. Bureau of the Census 1995).

As a result of multi-source immigration to Hawaii, its population has become ethnically diverse. Figure 2.2 illustrates the distribution of principal ethnic groups based on classifications used by the Census. Native Hawaiians now represent 13 percent of the population of Hawaii. No individual group dominates. About half of Hawaii's residents are of Asian ancestry, though this conventional aggregation includes very diverse peoples.

FIGURE 2.2
ETHNICITY OF RESIDENTS OF HAWAII, 1990



Source: U.S. Bureau of the Census

SPATIAL DISTRIBUTION OF NATIVE HAWAIIANS

Where are Native Hawaiians located? In which locations do Native Hawaiians seek housing, and what are recent trends in the location of Hawaiian populations and households? Answering these questions is important to understanding the differences in needs for Native Hawaiians in different environments, and to targeting housing policies to areas of current and expected need.

Geographic Setting

The Hawaiian archipelago of shoals, reefs, and 132 islands extends 1,523 miles from Kure Atoll and Midway Islands in the northwest to the island of Hawaii in the southeast. Hawaii comprises eight major islands: Oahu (including the city of Honolulu), Hawaii (also called the "Big Island"), Maui, Kauai, Molokai, Lanai, Kahoolawe, and the privately owned island of Niihau. The total land area of Hawaii is 6,400 square miles, or 4.1 million acres. The Big Island of Hawaii, with 2.6 million acres, contains 63 percent of the state's land area. The more populous island of Oahu forms less than a tenth of the state's land area (see Map 1).

Hawaii is organized into four primary counties. Honolulu county is co-terminus with the island of Oahu, and Hawaii county is co-terminus with the island of Hawaii. Maui county comprises the islands of Maui, Molokai[6], Lanai, and Kahoolawe—the last of these is uninhabited and until recently was held by the U.S. Navy. Kauai county includes the islands of Kauai and Niihau, as well as several smaller and uninhabited islands.

Differences in County Growth Patterns

Differences in environment in the different counties that comprise the state have emerged with sharp disparity in the trajectory of growth of population across counties. Figure 2.3 charts population growth by county in the twentieth century. Rapid growth has turned Honolulu county into a populous metropolitan area, with about 840,000 residents in 1990. Three-quarters of the population of the state now live in Honolulu county.

In contrast, the other counties' pace of growth has been much more moderate. In fact, after experiencing rapid growth in the early decades of the twentieth century, the population of Hawaii, Maui, and Kauai counties each declined from 1930 to 1960. Though moderate growth

[6] Kalawao district on the island of Molokai is officially designated a separate county, though its population is small and the county has no separate administrative structure. For statistical purposes it is included in state and federal counts with Maui County.

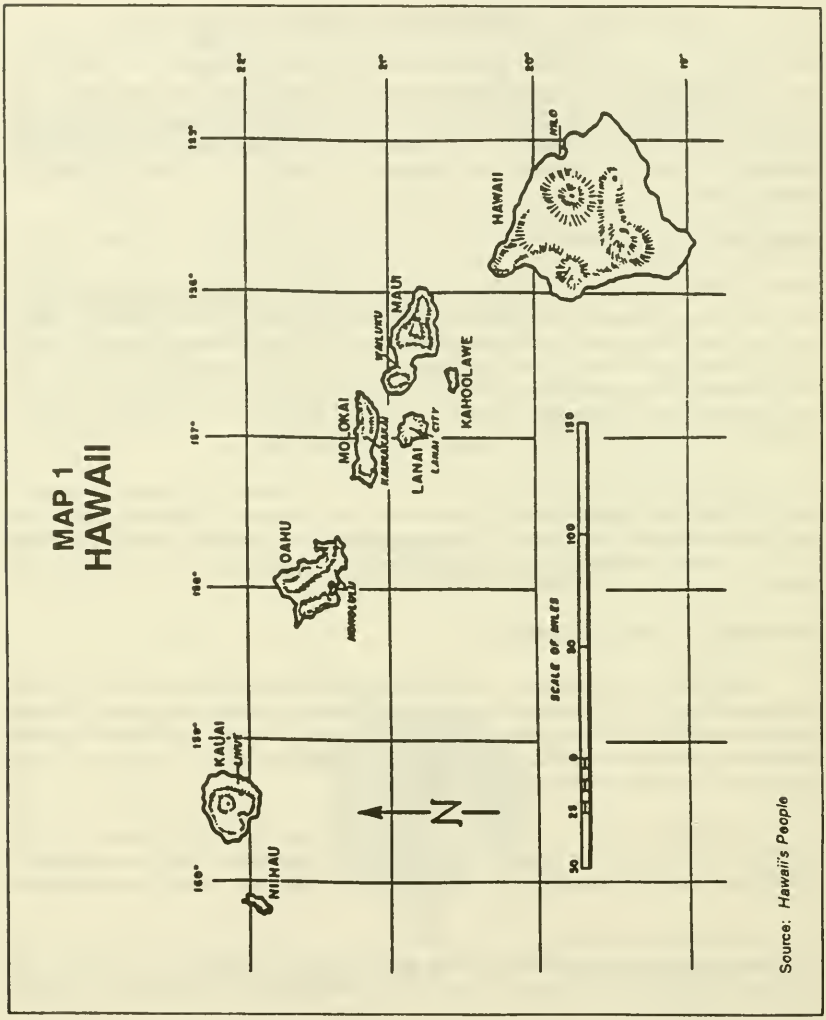
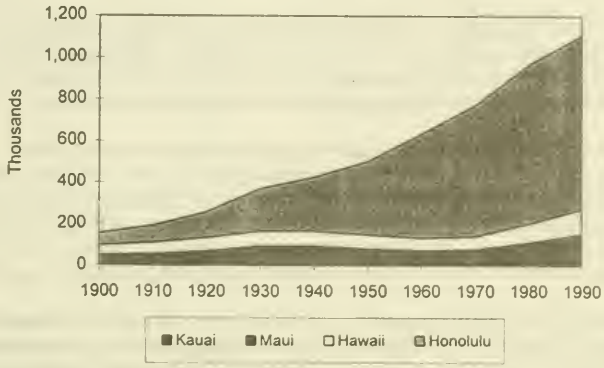

MAP 1
HAWAII
KAUAI
NIIHAU
OAHU
MOLOKAI
LANAI
MAUI
KAHOOLAWE
HAWAII
HILO
N
SCALE OF MILES
Source: Hawaii's People

FIGURE 2.3
POPULATION GROWTH FOR COUNTIES, HAWAII
1900 - 1990



Source: U.S. Bureau of the Census

began again in the 1960s, these counties did not regain their population totals for 1940 until well into the 1970s.

In the 1970s, Hawaii's Land Use Commission instituted policies to redirect growth away from increasingly congested Honolulu to the other counties (Hitch 1992). The rate of growth of other counties has outstripped that of Honolulu since 1970. Maui county has experienced particularly rapid growth, more than doubling its population from 46,000 to 100,000 between 1970 and 1990. This trend continued after the 1990 Census. The Census Bureau estimates that the population of Maui and Hawaii counties grew by nearly 13 percent between 1990 and 1994, while the population of Honolulu county grew by only 5 percent (U.S. Bureau of the Census 1995).

In spite of the recent shift to more rapid growth, population densities remain far lower in other counties than in Honolulu county. In 1994, Maui had 97 persons per square mile, Kauai 89, Hawaii 34, and Honolulu 1,458. Honolulu city is a crowded metropolitan center that experiences many of the problems associated with dense urban settlements. Ninety-six percent of residents of Honolulu county live in areas classed as urban by the Census Bureau in 1990. Other counties in the state are much less densely settled. These differences in density are

associated with significant disparities in the labor and housing market conditions in various parts of the state that affect the housing needs of both Natives Hawaiians and non-Native Hawaiians.

Distribution of Native Hawaiians Across Different Environments in Hawaii

To examine the diversity of need in different environments, the special tabulations of Census data from 1990 presented in subsequent sections of this report show the rates of conditions and problems in different areas for Native Hawaiians and non-Natives. Table 2.1 presents the distribution of households across the areas used in the analysis.

The primary comparison made for this analysis is between Honolulu county, on the one hand, and the balance of the state, on the other. In 1990 there were more than 43,000 households with a Native Hawaiian householder or spouse according to Census counts based on the self-reporting of "race" in the decennial Census questionnaire. Of these, one-quarter were in central Honolulu; thirty-eight percent were elsewhere in Honolulu county. About one-third of Native Hawaiian households were in other counties in Hawaii; 23 percent were in urban areas.

The distribution of Native Hawaiian households across different environments shown in Table 2.1 is quite different from the distribution of non-Native households. Native Hawaiians (32 percent) are more likely than non-Natives (24 percent) to live in counties other than Honolulu. Among residents of Oahu (Honolulu county), Native Hawaiians are much more likely to live outside of the city of Honolulu than are non-Natives. Only 24 percent of Native Hawaiian households in the state reside in the city of Honolulu, compared to 40 percent of non-Native households.

TABLE 2.1
NATIVE HAWAIIAN AND NON-NATIVE HOUSEHOLDS BY AREA, 1990

	Native Hawaiian		Non-Natives	
	Number	Percent	Number	Percent
Total	43,609	100	312,658	100
Home Lands	2,610	6		
Honolulu Central City	10,416	24	123,734	40
Honolulu Balance County	27,123	38	236,319	36
Balance State Urban	10,138	23	55,919	18
Balance State Rural	3,738	9	19,695	6

Hawaiian Home Lands

One additional housing environment that is identified in Table 2.1 is the Hawaiian Home Lands. These lands were set aside for homesteading by Native Hawaiians of 50 percent or more ancestry by the U.S. Congress with the passage of the Hawaiian Homes Commission Act of 1920 (HHCA). They comprise approximately 203,000 acres on the five major islands. Hawaiian Home Lands represent a special housing situation because of their unique status as lands held in trust for Native Hawaiians under the federal mandate of the HHCA and the shared federal/state responsibility incorporated into the Hawaii statehood Admissions Act and the State Constitution.

Special tabulations from the Census identified 2,610 Native Hawaiian households on Home Lands in 1990.[7] Three-fifths of Home Lands households in 1990 were in Honolulu county, one-fifth were in Hawaii county, 7 percent in Kauai county, and 13 percent in Maui county.[8] While many undeveloped lands in the Home Lands inventory are in areas that are remote from centers of population and economic activity, most 1990 Home Lands residents live in or within commuting distance of principal urban centers.[9]

Historically, demand for homesteads on the Home Lands has outstripped the supply of developed land suitable for construction of dwelling units. The poor quality and remote location of many of the Home Lands have limited the number of homesteads on these lands due to associated high infrastructure costs.[10] Thus by late 1994 there were an estimated 3,698 completed houses on the Home Lands, while the number of applicants for a residential homestead was about 15,000 persons (DHHL tabulations 1995).

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[7] Administrative records supplied by the State of Hawaii Department of Hawaiian Home Lands (DHHL) show a total of approximately 3,263 housing units on the Home Lands as of September 1989, a few months before the 1990 Census was taken. Some discrepancy may arise because of difficulties matching Census reporting areas to Home Lands areas. In addition, DHHL totals are for dwelling units rather than for housing units that are occupied on Census day by a Native Hawaiian household, and DHHL totals are estimates rather than counts. Finally, Census estimates are from a sample; the 95 percent confidence interval for the estimate of Home Lands Native Hawaiian households is approximately +/-260.

[8] Home Lands households are not included in the household totals for the counties of which they are a part.

[9] Maps showing the location of populated Home Lands areas appear in *Profiles of Study Areas within the Hawaiian Home Lands Based on 1990 Census Data* (ALU LIKE, Inc 1991).

[10] The DHHL estimates that the cost to serve the current waiting list applicants is about 2.4 billion dollars with half of these monies attributed to infrastructure costs.

The relatively small fraction of Native Hawaiian households that currently live on Home Lands (about 6 percent of the total in 1990) is an important point of contrast to the situation for American Indians and Alaska Natives on the mainland. By comparison, 38 percent of American Indians and Alaska Natives lived on American Indian reservations or other federal trust lands (Kingsley, Mikelsons and Herbig 1995).

MIGRATION PATTERNS

A point to consider when assessing current and expected future housing needs for Native Hawaiians is the trajectory of recent change in the spatial distribution of the Hawaiian population. For example, in 1990 Honolulu county was the most populous county in Hawaii, though trends since 1970 show greater growth elsewhere. It is particularly useful to map recent population flows by Native Hawaiians to identify dynamics of future change.

The most recent information about migration for Native Hawaiians comes from the 1990 Census, which collected information about where each person who was at least five years old lived in 1985. Census microdata (PUMS) allow the study of patterns of migration between areas. We can see where the Native Hawaiians lost or gained population in each of four areas: Honolulu county, Hawaii county, Kauai and Maui counties (combined), and the U.S. mainland.[11]

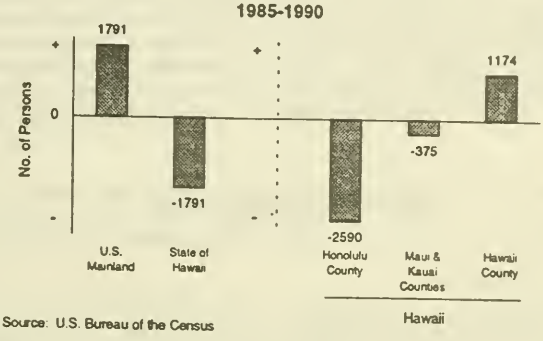
Figure 2.4 shows the net gain or loss in each area. The data reported are net—subtracting out those households who left the area and adding those that moved to the area—rather than gross migration flows. Net migration flows for an area are important because they show the population redistribution that occurs when moves by individuals in each direction are totaled. Individuals move between different places for shorter or longer periods of time for many reasons. Thus, net migration data provide valuable information about what areas are gaining and losing population.

There are three significant trends in the movement of the Native Hawaiian population between 1985 and 1990: first, the state of Hawaii lost Native Hawaiian population to the mainland; second, Honolulu county lost population to the mainland and to other counties in Hawaii, and; third, Hawaii county gained population through migration.

The net loss of Native Hawaiian population from the state to the mainland was about 1,800 persons. This figure is about 1.5 percent of the Native Hawaiians who were at least 5 years old

[11] Kauai and Maui counties ere not separately identified in Census microdata (PUMS). It was also impossible to identify migration flows between Home Lands and other areas.

FIGURE 2.4
NET MIGRATION FOR NATIVE HAWAIIANS BY AREA, 1985-1990



Source: U.S. Bureau of the Census

in 1990. Honolulu county lost a larger number and proportion of Native Hawaiians—2,600 persons, or about 3 percent of its Native Hawaiian population. In contrast, Hawaii county gained almost 1,200 Native Hawaiians because of migration from other islands or from the mainland. This is an especially high migration rate, pointing to a 6 percent gain in population due to migration in a five-year period.[12]

The flows are most important if they reflect a long term dynamic of movement of Native Hawaiian people. The data point to a small drift of Native Hawaiians away from the state of Hawaii to the U.S. mainland that may gradually lead to a substantial increase in the number and proportion of Native Hawaiians who live outside of the state of Hawaii. They also point to a rapid growth of the Native Hawaiian population in Hawaii county, which will lead to increasing demand for housing.

[12] These are estimates calculated from a relatively small sample, and are subject to sampling variability. Ninety percent confidence intervals for the estimates are: State-Mainland (1,154 to 2,428), Honolulu County (1,825 to 3,355), Maui-Kauai Counties (84 to 666), Hawaii Counties (661 to 1,687).

Section 3

NATIVE HAWAIIAN SOCIAL AND ECONOMIC CHARACTERISTICS

To provide context to the housing characteristics and needs of Native Hawaiians, which will be described in sections 4 and 5, we first define the economic environment in which Native and non-Native Hawaiians live, then explore the specific socioeconomic characteristics of Native Hawaiians. We examine these characteristics of Native Hawaiians living in different environments in Hawaii, and compare them to the characteristics of non-Native Hawaiians. We draw further comparisons of socioeconomic conditions of Native Hawaiians to Native Americans residing on the mainland.

HAWAII'S ECONOMIC TRENDS

Hawaii's Economic Structure

Hawaii's islands require a different economic development strategy than that found in geographically contiguous areas. With over three-quarters of its population residing in the primary city of Honolulu, Hawaii's is one of the most urbanized states in the country. Not surprisingly, Hawaii's economic development is orientated toward the type of industries found in urban areas. Economic activity is spatially concentrated in Honolulu, and also heavily concentrated among a few dominate industries, relying on the service sector to generate income more than any other state.

Hawaii is heavily dependent on exports, which constitute 35 percent of Gross State Product (GSP), making the state especially vulnerable to external shocks caused by economic conditions elsewhere. Another factor contributing to Hawaii's economic vulnerability is its reliance

on imports, now amounting to about 50 percent of GSP. For these reasons, Hawaii's economy is shaped by the two dominant contributors to its GSP—the U.S. mainland and Japan.

Tourism, a component of the state's exports, has a strong impact on Hawaii's economy. Tourism alone contributed about $10 billion to the economy in 1990. The magnitude of this figure has particularly strong impact on four domestic sectors: services; finance, insurance, and real estate; construction; and state government. Combined, these sectors accounted for about 56 percent of the Gross Domestic State Product (GDSP) in 1990. The financial and service sectors have increased their relative contribution to GDSP over the last two decades, and accounted for 42 percent of GDSP in 1990.

Table 3.1 shows the distribution of economic activity by sectors in Hawaii for 1977 and 1990. The amount of economic activity generated by each sector is in real (1985) dollars while the share of each sector's contribution towards GDSP is shown in percentage terms.

One sector with a historically large claim on Hawaii's GDSP is government spending. Though between 1977 and 1990 total federal and state spending decreased as a share of GDSP, in absolute amounts state and local government spending increased dramatically (188 percent in nominal terms and 29 percent in real terms), while federal civilian and military spending increased at a much slower rate (1.2 percent in real terms).

TABLE 3.1
DISTRIBUTION OF GROSS DOMESTIC STATE PRODUCT ACROSS SECTORS, HAWAII, 1977 and 1990

	1977	1990	1977	1990
	Real 1982-83 Dollars			
	Million $	Million $	Percent	Percent
Total, All Sectors	14,165	20,760	100.0	100.0
Farms	342	262	2.3	1.3
Agric. Services, Forestry, Fisheries, Mining	48	97	0.3	0.4
Construction	924	1,413	6.5	6.8
Manufacturing	888	794	8.3	3.8
Transportation, Comm., Utilities	1,535	2,044	10.8	9.8
Wholesale Trade	714	862	5.0	4.2
Retail Trade	76	2,381	11.1	11.5
Finance, Insur., Real Estate	2,027	4,033	14.3	19.4
Services	2,343	4,672	16.6	22.5
Federal Government				
Civilian	934	990	6.6	4.8
Military	1,542	1,516	10.9	7.3
State and Local Government	1,306	1,693	9.2	8.2

Source: State of Hawaii Databook, 1993-94

Some sectors saw real decreases in economic activity from 1977 to 1990. Farming and manufacturing, in particular, declined by 30 percent and 13 percent, respectively, over this 13 year period. Alternatively, most other sectors of the economy grew at real positive rates. Table 3.1 shows that the services and finance/real estate sectors grew by almost a factor of two over this period (98 percent and 99 percent). Increases in both commercial and residential real estate prices helped to contribute to the overall increase in real GDSP from about $14.1 billion in 1977 to $20.7 billion in 1990.

In the 1980s, investment in construction grew at a tremendous rate, partially fueled by foreigners whose dollar-denominated investments ballooned due to a decreasing yen-to-dollar exchange rate.[13] Construction spending in Hawaii nearly tripled in real terms between 1985 and 1991. The value of nonresidential permits increased from about $300 million in 1985 to $700 million in 1991. Increases in residential construction were even more dramatic, rising from $562 million in 1985 to $1.5 billion in 1991. The construction sector now accounts for about 7 percent of GDSP.

In contrast the agricultural sector, which greatly influenced Hawaii's early development and contributed to its unique land tenure system, has sharply declined. Decreasing returns to plantation crops such as sugar and pineapple caused the agricultural sector's share of GDSP to plunge over the last four decades. In 1977, about 2 percent of economic activity was attributed to agriculture, a figure that dropped to 1 percent in 1990. Recently, diversified agriculture ventures have increased employment opportunities in this sector, though it is doubtful that agriculture will regain its former preeminence as a source of employment for Hawaiians.

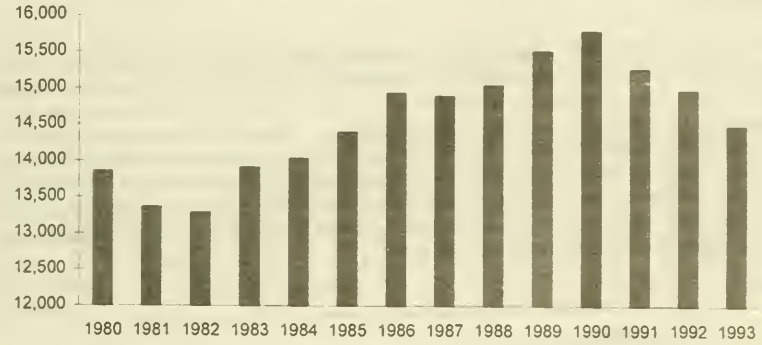
Changes in State Income

As Figure 3.1 shows, Hawaii's real per-capita income—a measure that factors in both income and population—rose dramatically in the 1980s. Partially fueled by spectacular investment levels, Hawaii experienced unprecedented real per-capita growth through 1990, a recessionary year for the U.S. mainland. However, from 1990 on, Hawaii experienced a drop in real per-capita income due to a recession on the mainland and a decrease in tourism and investment from Asia.

Partially due to Hawaii's reliance on imports for many of its primary inputs, the state experiences higher rates of inflation than most other areas of the country. Hawaii's consumer price index (CPI) increased by 60 percent between 1982 and 1992, compared to a 45 percent

[13] Reaching its peak in 1988, it is estimated that the Japanese have invested about $6.5 billion in Hawaii. This figure is much higher than the far more publicized levels of Japanese investment reported for California, measured at $4.5 billion, and New York, at $3 billion.

FIGURE 3.1
REAL PER CAPITA INCOME, 1980-1993*, HAWAII



Source: Hawaii State Data Book, 1993-1994
*Constant 1985 Dollars

increase for the U.S. as a whole. Housing, in particular, helped to contribute to this rise. Housing experienced greater growth than any other component of the CPI, increasing from 100 in 1983 to 173 in 1993. Exceedingly high state tax rates, value-added costs, transportation costs, and cumbersome regulations also contribute to a high inflation rate.

SOCIAL AND ECONOMIC CHARACTERISTICS

Having established the economic environment of Native Hawaiians in Hawaii, we now turn to indicators that measure household social and economic characteristics.[14] Studies (Barringer and Liu 1994) have shown that there are differences between Native Hawaiians and other ethnic groups living in the state and elsewhere. Such social and economic differences have an impact on housing conditions and needs. For example, age structure and household composition determine housing consumption, while education, mobility, and labor market characteristics affect

[14] As noted in Section 1, a Native Hawaiian household is defined as one in which either the head of the household and/or spouse identify themselves as Hawaiian. Unless otherwise noted, these data rely on the 1990 Census special tabulations.

income which, in turn, determines the type of housing a household can afford. Below we examine the social and economic characteristics of Native Hawaiian households, both for the state as a whole and for different environments, comparing them to those of non-Native households.

Age Structure

One major difference between Native Hawaiians and non-Natives is disparity in the age structure (Table 3.2). Native Hawaiians are considerably younger than non-Natives living in all environments. Overall, some 37 percent of the Native population is below the age of 18, compared to 24 percent of the non-Native population. High birth rates might explain this phenomenon for Native Hawaiians. At the other end of the age distribution, shorter life spans, indicative of higher mortality rates, help to explain why only 8 percent of Native Hawaiians are 62 years and older compared to 14 percent for the non-Native population. Native Hawaiians living on the Home Lands do not appear to have a markedly different age distribution compared to Native Hawaiians living elsewhere in the state.

TABLE 3.2
AGE OF PERSONS AS PERCENTAGE OF ALL PERSONS
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County			Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Under 18 year	37	35	30	39	41	43
18 to 43 years	41	38	43	41	41	36
44 to 61 years	14	17	15	14	12	13
62 and over	8	11	11	6	6	8
Total	100	100	100	100	100	100
NON-NATIVES						
Under 18 year	24		18	27	17	25
18 to 43 years	46		44	49	40	45
44 to 61 years	16		18	14	19	16
62 and over	14		20	10	24	14
Total	100		100	100	100	100

Source Special Tabulations of U S. Census

Household Composition

Household composition is, in part, determined by the type of housing circumstances. Household composition in turn affects housing need. Housing analysts have found that family size influences the rate of household formation. For example, large nuclear families living in extremely overcrowded housing have a greater propensity to break up and form discrete households. Given that Native Hawaiians form large families, their need for larger housing is greater than that of non-Natives.

As shown in Table 3.3, there are considerably more family households among Native Hawaiians (86 percent) than among non-Natives (73 percent). Type of family household is also different. Over half of Native Hawaiian families are married couples with children, compared to 37 percent of non-Native families. This disparity is partially explained by strong kinship ties among Native Hawaiians, which result in earlier family formation than that occurring among other groups. Native Hawaiians living on Home Lands are even more likely than other Native Hawaiians to live in family households—91 percent compared to 86 percent for all Native Hawaiians.

One sign of social stress among groups with strong kinship ties is the extent of single-parent households. Over 13 percent of Native Hawaiian family households are female headed with children, in contrast to 5 percent of non-Native family households.[15] Over 17 percent of Native Hawaiian family households are headed by a single parent, compared to only 7 percent of non-Native Hawaiians. Over 21 percent of Native Americans who reside on Tribal Areas are single parent. This is the same rate as that of Native Hawaiian households on Home Lands.

Given shorter life spans among the Native Hawaiian population, only 10 percent of households are elderly (62 years and older) compared to 16 percent for non-Natives. Barringer and Liu (1994) attribute this phenomenon to poor adult health among the Native Hawaiian population, especially for males. It is not surprising that only 8 percent of all Native Hawaiian households living in the city of Honolulu are elderly. The age distribution of Native Hawaiians is almost identical to that of Native Americans living on the mainland.

Households by Size and Age

Family composition may also be described by size and age of the householder or spouse. HUD has developed a categorization of households for Comprehensive Housing Affordability Strategies (CHAS) using four categories: Elderly (one or two member families with a household

[15] Since Native Hawaiian familial pattern has always been matrilineal the rates of female headed families are driven more by established tradition than by the larger society's norm.

TABLE 3.3
HOUSEHOLDS BY FAMILY STATUS AS PERCENTAGE OF ALL HOUSEHOLDS
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Family Households	86	91	77	92	86	86
Married w/children	51	49	38	55	55	61
Married w/o children	26	21	36	25	24	21
Subtotal	77	70	74	79	78	81
Female Head/children	13	15	15	12	13	10
Male Head/children	4	6	4	4	4	3
Subtotal	17	21	18	16	17	13
Other Family Households	6	9	8	5	5	5
Total	100	100	100	100	100	100
Non-Family Households	14	9	23	8	14	14
NON-NATIVES						
Family Households	73		64	84	64	73
Married w/children	37		30	45	21	39
Married w/o children	44		49	40	58	41
Subtotal	82		78	85	79	80
Female Head/children	5		5	5	7	7
Male Head/children	2		1	2	0	3
Subtotal	7		6	6	7	11
Other Family Households	11		15	8	14	10
Total	100		100	100	100	100
Non-Family Households	27		36	16	36	27

Source Special Tabulations of U.S. Census

head and/or spouse 62 years of age or over); Small families (other family households with two or four members); Large families (family households with five or more members); and Other households (non-family households). These categorizations of family composition were the ones used by the Census Bureau to generate the special tabulations.

As Table 3.4 shows, Native Hawaiians tend to have large families, particularly in owner households, of which 35 percent are large, compared to only 18 percent for non-Native owner

TABLE 3.4
HOUSEHOLDS BY SIZE AND TENURE AS PERCENTAGE OF ALL HOUSEHOLDS
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Renter Occupied						
Elderly	4	6	4	5	3	4
Small Family	50	45	50	50	49	47
Large Family	28	40	34	17	28	34
Other, Nonfamily	19	9	12	29	20	14
Total	100	100	100	100	100	100
Owner Occupied						
Elderly	10	7	8	17	9	10
Small Family	47	36	49	45	50	42
Large Family	35	49	37	22	33	34
Other, Nonfamily	9	9	6	15	8	14
Total	100	100	100	100	100	100
Total Occupied						
Elderly	7	6	6	10	6	8
Small Family	48	37	49	48	50	44
Large Family	31	48	36	19	31	34
Other, Nonfamily	14	9	8	23	14	14
Total	100	100	100	100	100	100
NON-NATIVES						
Renter Occupied						
Elderly	6		3	7	5	7
Small Family	51		64	42	45	46
Large Family	13		19	9	11	14
Other, Nonfamily	31		15	41	38	33
Total	100		100	100	100	100
Owner Occupied						
Elderly	16		11	18	18	20
Small Family	48		54	43	46	43
Large Family	18		22	14	16	17
Other, Nonfamily	19		13	25	20	20
Total	100		100	100	100	100
Total Occupied						
Elderly	11		8	13	13	16
Small Family	49		58	42	46	44
Large Family	16		20	12	14	16
Other, Nonfamily	24		14	33	27	25
Total	100		100	100	100	100

Source Special Tabulations of U S Census

households. Twenty-eight percent of Native Hawaiian renter households are large families, compared to 13 percent of non-Native renters. Seven percent of Native Hawaiian households are elderly households, compared to 11 percent of non-Native households. For both groups, the elderly are over-represented among owner households. Half of all Home Lands households are large family households—a far larger proportion than for Native Hawaiian households living in other environments.

Subfamilies

One reason that Native Hawaiian households are larger than others is that Native Hawaiian households are much more likely to include other families. Table 3.5 shows the percent of subfamilies in Hawaii for Natives and non-Natives. Over 17 percent of all Native Hawaiian owner households live with a subfamily compared to only 5 percent of non-Natives. This contrast is less striking for renters: 8 percent of Native renter households live with subfamilies compared to 3 percent of non-Native households. Moreover, a particularly striking difference that has important implications for housing needs is that 28 percent of Home Lands households include subfamilies—an astonishingly high rate compared to other populations in Hawaii, whether Native Hawaiian or non-Native.

Aside from the Home Lands, the tendency to live with subfamilies is highest for Native Hawaiians living in Honolulu county. The much higher prevalence of subfamily households in the

TABLE 3.5
PRESENCE OF SUBFAMILIES AS PERCENTAGE OF ALL HOUSEHOLDS
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Renter	8	13	7	9	7	6
Owner	17	31	16	17	12	17
Renter and Owner	9	28	8	10	8	7
NON-NATIVES						
Renter	3		2	3	2	3
Owner	5		4	7	4	5
Renter and Owner	4		3	4	3	4

Source: Special Tabulations of U.S. Census

most densely settled area in Hawaii suggests that this household type may be a response to the environment rather than simply the result of a cultural preference to maintain extended kin relationships. This response may also be suggested by the large difference in the percentage of Native Hawaiian households living with subfamilies in Hawaii (9 percent) versus this percentage for Native Hawaiian households living on the mainland (3 percent), where housing costs are lower and the need to live with subfamilies may be less compelling.

There are two possible explanations—cultural and economic—for the large proportion of Native Hawaiian households that include multiple families living together under one roof. One cultural reason is the continuing desire to live among extended families. In this case, parents are not necessarily separated out from the families of adult children, so two or three generation households including grandparents and their children and grandchildren are more common than for the non-Native households. The other explanation may point to the scarcity and price of housing in Hawaii, and thus to the need to share a housing unit to reduce housing costs.

Education

Levels of education are particularly important because it is a major determinant of social and economic status in the U.S. today. The twentieth century has seen a remarkable rise in levels of formal schooling. In recent decades, the difference between income levels of graduates on the one hand, and persons with low levels of education on the other, have been increasing.

Table 3.6 shows that Native Hawaiians have lower levels of formal schooling than non-Natives. Although they are almost as likely to have completed high school as non-Natives (77 percent compared to 81 percent), the largest difference is in the proportion of Hawaiians who have graduated from college—just 9 percent of Native Hawaiians, compared to 24 percent of non-Natives. This difference in college completion is reflected in significantly lower personal incomes for Native Hawaiians compared to non-Natives, as is discussed below. Educational attainment for residents of the Home Lands, where only 3 percent of the persons have higher education, is the lowest of all areas.

Labor Force and Employment

Labor force participation rates and employment have always been high in Hawaii relative to other states due to a large service sector economy and high rate of economic growth. About 70 percent of all adults statewide participate in the labor force—7 percentage points more than for the U.S. as a whole.

Native Hawaiians have labor force participation rates (69 percent) similar to those of Native Americans living in metropolitan areas on the mainland, but much higher rates than for

TABLE 3.6
EDUCATION ATTAINMENT AS PERCENTAGE OF PERSONS 16 AND OVER
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Not a High School Gra	23	31	21	21	20	32
High School	68	66	64	70	73	63
Bachelors Degree	9	3	15	9	7	5
Total	100	100	100	100	100	100
NON-NATIVES						
Not a High School Gra	19		20	17	24	20
High School	56		51	60	53	57
Bachelors Degree	24		29	23	23	23
Total	100		100	100	100	100

Source: Special Tabulations of U.S. Census

Native Americans living in Tribal Areas. Native Hawaiians who live on Home Lands have a slightly lower labor force participation rate (64 percent) than do all Native Hawaiians—this rate is much higher than the participation rate of AIAN population residing in Tribal Areas.

As seen in Table 3.7, though the overall unemployment rate is relatively low (and traditionally has been for the state), the rate for Native Hawaiians (6 percent) is twice as high as that for non-Natives (3 percent). This has a negative impact on Native Hawaiians' ability to generate income. Native households living in rural areas of the state, other than Honolulu county, experience unemployment rates similar to Native Hawaiians living elsewhere in the state, while the unemployment rate for non-Natives is also quite uniform regardless of location within the state. Overall, unemployment rates in Hawaii are low relative to those on the mainland because of a thriving service sector and high rates of employment in the government sector.

Employment by Type of Worker and Industry

When looking at employment categories, the greatest difference between Native Hawaiians and non-Natives is found in the percentage self-employed. Only 4 percent of Native Hawaiians are self-employed compared to 7 percent of non-Natives (almost double). Not surprisingly, given their longer tenure in Hawaii, Native Hawaiians work in government jobs at a

TABLE 3.7
LABOR FORCE STATUS AS PERCENTAGE OF ALL ADULTS
NATIVE HAWAIIANS AND NON-NATIVES, 1990

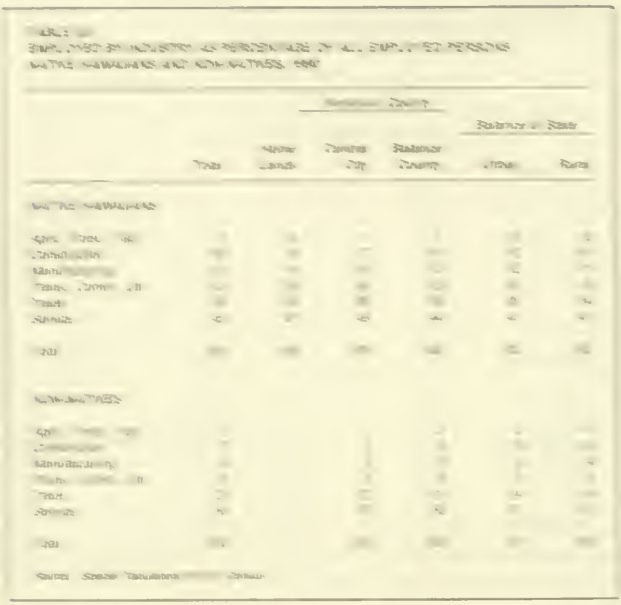
		Honolulu County			
				Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
In Labor Force	69	64	69	70	74	62
In Armed Services	1	1	1	1	0	0
Employed Civilian	94	92	95	93	94	94
Unemployed	6	7	5	6	6	6
Total	100	100	100	100	100	100
Not In Labor Forc	31	36	31	30	26	38
NON-NATIVES						
In Labor Force	71		67	75	65	84
In Armed Services	10		4	20	0	0
Employed Civilian	87		94	77	97	96
Unemployed	3		3	3	2	4
Total	100		100	100	100	100
Not In Labor Forc	29		33	25	35	33

Source Special Tabulations of U S Census

slightly higher rate (22 percent) than do non-Natives (20 percent).

Table 3.8 shows the distribution of employed Native and non-Native persons by industry. The agricultural sector employs the smallest proportion of employed persons in Hawaii—only about 3 percent of Native Hawaiians and non-Natives, a rate mirroring that on the mainland for all persons. At the other extreme, the service industry employs over 45 percent of Native Hawaiians and 56 percent of non-Natives. This difference can partially be explained by the fact that proportionally more Native Hawaiians than non-Natives live in rural areas, while the service sector is more concentrated in the cities (especially Honolulu).

A large service sector promotes the growth of other industries, such as construction, trade, and communications. The employment rate for Native Hawaiians in the construction sector (10 percent) is higher than that for non-Natives (6 percent). Similar gaps in employment rates apply to the manufacturing and trade sectors. Employment characteristics for Native Hawaiians living



POVERTY AND INCOME MEASURES

Poverty

Poverty thresholds are set by the government according to age and size of family. The standard poverty threshold does not take into account differences in living costs across the states except for families residing in Hawaii and Alaska. The most unusually high disparities between costs in the mainland and Hawaii, the poverty thresholds used elsewhere in the United States were inflated by a factor of 1.25 for all age groups and family sizes. For example, for a family of four the poverty threshold is $11,830 in the mainland but rises to $14,720 in Hawaii.

Earninger (1989) and Earninger and Lui (1994) report poverty rates for Native Hawaiians, using the Census PUMS file.[5] Their computed overall figure of 14 percent for Native Hawaiian families in 1990, a figure that is about 4 percentage points higher than that for non-Natives in Hawaii, and 3 percentage points higher than that for the nation as a whole. By using the computed 14 percent figure for families, approximately 8,300 Native Hawaiian families are found in poverty.

Cost of Living Indexes

Though the cost of living in Hawaii is much higher than almost anywhere else in the country, poverty rates do not reflect that disparity. For example, the overall American Indian and Alaskan Native (AIAN) population's poverty rate (24 percent) far exceeds the one for Native Hawaiians (14 percent). Nonetheless, Native Hawaiians' affordability problems or all items exceed those found for the AIAN population. As pointed out in the comparison study of the AIAN population, subpopulations may have high rates of poverty by national standards but a much larger share of them might live in low-cost areas. The opposite is true in Hawaii. Native Hawaiians have relatively low incomes but live in an extremely high-cost area.

The cost of living in Honolulu, in particular, is extremely high compared to other cities. Of all U.S. cities, Honolulu ranks as the most expensive to live in, using an indicator that measures expenditures of a typical family of four.[6] By this measure, Honolulu's index of living costs in 1990 was 185 compared to 124 for Los Angeles and 85 for Casper, Wyoming. When the same index was applied to costs exclusive of housing, Honolulu ranked second from

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[5] The special tabulations generated by the Census Bureau do not include poverty as a measure for Native Hawaiians but instead elect to measures of income computed as a percent of regional median income.

[6] This measure was computed by Runzheimer International using a four-person family with a standard of living equating to income of $60,000 in the median metropolitan area (Hawaii Issues 1994).

the top, following New York City. Overall, residents of Honolulu pay about 40 percent more for living costs than do families residing in other U.S. urban areas (Hawaii DBEDT 1994).

Hawaii's cost of living has also increased over time. Based on data from the Bureau of Labor Statistics, the cost of living for a typical family of four increased from $13,600 in 1972 to $58,374 in 1992, representing a 350 percent increase over a 20-year period. The acceleration of the cost of living in Hawaii can be explained by higher price growth relative to growth in household incomes.

Incomes

Income is the most difficult indicator to measure for any survey or census. Misreporting of income on survey questionnaires occurs at higher rates among lower and higher income households, a phenomenon that also occurs in Hawaii. Recent surveys that measure income indicate that Hawaii's household income distribution is more skewed than that of the country as a whole. Measuring income inequality is difficult using aggregate statistical measures such as the mean. Measures of income that take into account dispersion are better suited for this purpose since they reveal the extent of variation.

To avoid the pitfalls of using a measure of well being that ignores area costs, HUD uses an approach for program eligibility purposes that compares household incomes by taking variations in living costs into account. Under HUD's method, household income is related to the median income of the local labor market area. In the case of Hawaii, counties are used to define local labor market area. By using median income as a proxy for differences in living costs, the HUD measure better defines eligibility and therefore is a more equitable mechanism for distributing scarce program resources.

Households are generally eligible for HUD programs if their incomes fall below 80 percent of the regional median. A more restrictive definition of need—incomes below 50 percent of the median—is used for priority housing assistance. HUD computes regional incomes by using decennial Census data and adjusts the median annually by using the CPI.

Table 3.9 shows household incomes for Native Hawaiians and non-Natives related to area median by location. One feature of the data is the extent of income variation among Native Hawaiian households. A greater share of Native Hawaiian households have low-incomes than do non-Natives. This is especially true for renter households. Over 58 percent (11,900 households) of all Native Hawaiian renters are low-income households (below 80 percent of the median), compared to only 54 percent (77,600 households) of non-Native renter households. The contrast is almost as large among very low-income households: 40 percent (8,200 households) of Native Hawaiian renter households have very low-incomes (below 50 percent of median),

TABLE 3.9
INCOME RELATED TO AREA MEDIAN, PERCENT OF HOUSEHOLDS
NATIVE HAWAIIANS AND NON-NATIVES, 1989

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Owner Occupied						
0-30 pct of Median	6	13	4	4	5	10
31-50 pct of Median	8	12	5	7	8	15
51-80 pct of Median	11	15	9	9	13	18
81-95 pct of Median	9	11	8	9	9	10
95+ pct of Median	66	49	74	71	64	46
Total	100	100	100	100	100	100
Renter Occupied						
0-30 pct. of Median	23	30	23	24	21	26
31-50 pct. of Median	18	18	18	18	17	18
51-80 pct. of Median	17	24	15	16	22	21
81-95 pct. of Median	9	4	10	9	9	10
95+ pct. of Median	32	24	34	33	32	25
Total	100	100	100	100	100	100
Total Occupied						
0-30 pct. of Median	14	14	16	13	13	17
31-50 pct. of Median	13	13	13	12	12	17
51-80 pct. of Median	14	16	12	12	17	19
81-95 pct. of Median	9	11	9	9	9	10
95+ pct. of Median	50	46	50	55	48	36
Total	100	100	100	100	100	100
NON-NATIVES						
Owner Occupied						
0-30 pct. of Median	5		5	3	7	10
31-50 pct. of Median	7		6	5	9	13
51-80 pct. of Median	10		8	7	14	17
81-95 pct. of Median	8		7	8	9	10
95+ pct. of Median	71		73	77	62	51
Total	100		100	100	100	100
Renter Occupied						
0-30 pct. of Median	18		19	13	21	23
31-50 pct. of Median	18		16	21	14	16
51-80 pct. of Median	18		17	20	17	21
81-95 pct. of Median	11		10	12	9	10
95+ pct. of Median	36		37	34	39	30
Total	100		100	100	100	100
Total Occupied						
0-30 pct. of Median	11		12	7	12	15
31-50 pct. of Median	12		12	12	11	14
51-80 pct. of Median	14		13	13	15	19
81-95 pct. of Median	9		9	10	9	10
95+ pct. of Median	55		54	59	53	43
Total	100		100	100	100	100

compared to 35 percent (50,300 households) of non-Native renter households.

There is considerable income variation across different areas for Native Hawaiians as well as for non-Natives. The area with the greatest share of low-income Native Hawaiians is the "Balance State Rural" portion of the state, where over 64 percent of all Native Hawaiian renter households have low-incomes. Though still high, the figure for non-Native households is 60 percent. The greatest disparity between the share of low-income renter households for these two groups is found in the "Balance State Urban" area. Over 59 percent of Native Hawaiians have low incomes in urban areas outside Honolulu county, compared to 51 percent of non-Native renters.

Owner households, both Native and non-Native, have higher incomes than do renter households. Among owner households, Native household incomes are slightly lower than those of non-Natives, regardless of location. Statewide, about 25 percent (5,800 households) of all Native Hawaiian owner households have low incomes, compared to 22 percent (37,140 households) for non-Native owners. Owner residents on the Home Lands are among the poorest of all Native Hawaiians who own, with about 25 percent of the households having income lower than 50 percent of the area median—a figure matched only by Native Hawaiians living in rural portions of the state.

Problems with Income Measures

One limitation of comparing ethnic populations using income measures for households is that such measures obscure differences in the size and composition of households for different groups. Native Hawaiian household income levels are deceptive because of the relatively large average size of households and the large proportion of households with multiple families. Household earnings of a given amount are derived from a greater number of workers and supply the needs of greater numbers of household members.

Tabulations from Census Microdata shows that 64 percent of Native Hawaiian households in Hawaii pooled income from two or more workers in 1989, and that 24 percent gained income from three or more workers. Comparable figures for non-Natives were lower—55 percent and 17 percent, respectively. Larger differences occurred in Hawaii county, where 60 percent of Native households relied on multiple workers (20 percent relied on three or more), compared to 47 percent of non-Native households (11 percent relied on three or more). It appears from these data, as well as from data about the large proportion of Native Hawaiian households with subfamilies, that income pooling is one strategy adopted by Native Hawaiians to address Hawaii's high cost of living.

Another way of measuring income differences to adjust for household size is to compute total income for a group and divide it by the total population to arrive at per capita income. Per capita income is a better gauge for determining household purchasing power because household expenditures are in part determined by the number of household members. In 1989, per capita income was $10,700 for Native Hawaiians and $16,000 for non-Natives.

Summary

Native Hawaiian household and economic characteristics set the context for their housing conditions and needs. Two particularly important points to emerge from this section are: Native Hawaiian personal incomes are lower than that for other groups, while household sizes are larger. Moreover, Native Hawaiian households are much more likely than non-Native households to live with subfamilies.

Incomes are lower than those for non-Natives living in Hawaii for several reasons, including lower rates of higher education attainment and somewhat higher rates of unemployment than for others. The extent of the differences between income levels of Native Hawaiians and non-Native Hawaiians is significant regardless of location. However, the difference should not be overstated—neither Native Hawaiians living throughout the state nor those living on the Home Lands experience economic disadvantages of the same magnitude as American Indians and Alaska Natives living in Tribal Areas.

The large household size and particularly the large proportion of Native Hawaiian households that include subfamilies have several important implications. One of these is that Native Hawaiian's lower personal income is masked at the household level by pooling income from more than one source. The combined effect of lower incomes, large household sizes, and more than one family residing in the housing unit can impact on housing conditions leading to higher likelihood of affordability and overcrowding problems. Whether this is true for Native Hawaiians households is explored in the sections that follow.

Section 4

HOUSING CHARACTERISTICS IN 1990

With a better understanding of the historical, demographic, and socioeconomic context in which Native Hawaiians secure their housing, we now turn to the central purpose of this assessment: the analysis of their housing conditions and needs. To better assess housing needs, we first describe the housing market and discuss factors that influence the relatively high housing costs in Hawaii. Following a brief market analysis, this section reviews basic characteristics of Native Hawaiian housing conditions using data from the 1990 Census special tabulations. We compare these conditions to those of non-Natives living in Hawaii, and to those of American Indians and Alaska Natives on the mainland. Section 5 defines more direct measures of housing need and examines the extent and magnitude of housing problems experienced by Native and non-Native households living in different environments.

HOUSING MARKET CHARACTERISTICS

A key characteristic of Hawaii's housing market is relative prices of housing. Hawaii is one of the most expensive housing markets in the United States: in metropolitan Honolulu county, the 1994 median sale price of a house was about $360,000 and the median price of a condominium about $190,000 (Hawaii Real Estate Indicators). One study estimates that in Honolulu, rent for a two-bedroom apartment in 1993 was $1,100 a month (Hawaii DBEDT 1994). The increase of housing prices in the period between 1986 and 1990 was extraordinary. In this period, the median sale price of a house in Honolulu county rose by 9 percent per year (Hawaii Real Estate Center 1995).

Though sale prices for houses on other islands in the state are less costly, they still are high compared to mainland prices. Locations, Inc. estimated that median sale prices in 1994 for

single-family homes on the islands of Maui and Kauai were over $250,000, and on the island of Hawaii about $150,000 (Hawaii Real Estate Indicators 1994).

Pressures on both supply and demand influence the high housing costs found in Hawaii. On the supply side, foremost among these pressures are the geographical, political, and economic factors that constrain the availability of land that can be developed for housing. On the demand side, pressures include income growth, an increase in household formation resulting from a relatively young age structure, and demand for housing by immigrants from the mainland and foreign investors.

Natural limitations on the supply of land in Hawaii, particularly in metropolitan Honolulu, are obvious. Rose (1986) and Rose and LaCroix (1989) estimated that the surrounding ocean and mountains comprising the island of Oahu limit the supply of land to just 44 percent of what would be available in a hypothetical urban area on a featureless plain, compared to a figure of 87 percent computed for 40 urban areas in the United States. Some analysts also point to the high concentration of land ownership in Hawaii as a constraint on land supply. Approximately 40 percent of land area is owned by government and a third or more of all privately held land is owned by just six landowners.

The restrictive regulatory policies of the state and county governments further limit developable land. In 1991, a state land use commission designated only 5 percent of all land in Hawaii as "urban" and hence available for residential development. Urban land uses must also receive the approval of county zoning boards. Informal estimates provided by the Hawaii Finance Development Corporation (1991) suggest that the regulatory process can delay residential developments by as much as seven years, effectively limiting the supply of housing. The Bank of Hawaii estimated that in 1992 the cost of the lengthy review process added at least $35,000 to the cost of a house (Bank of Hawaii 1992).

There is another cause of high housing costs attributed to restrictive regulatory policies. Often, land is purchased without the intent to develop housing. After acquiring a permit to build, speculators can auction-off the land to the highest bidder at higher inflation-adjusted prices. This practice often drives up the end-cost of the housing unit and adds delay to the home construction process.

It appears that a number of interests come together in Hawaii to support a regulatory process that slows residential construction. One factor commonly cited is a desire to restrict development to prevent environmental degradation. The state master plan that was developed in the early 1970s mandated a policy of slow development on Oahu in order to direct development to the less densely settled islands (Hitch 1992). Restrictive regulatory practices that

slow residential construction favor the interests of current property owners who capture the benefits of rising prices for land and housing.

Another factor affecting the supply and demand for housing in Hawaii between 1985 and 1990 was the so-called "Japanese Bubble." During this period the Japanese invested $15 billion in Hawaii property. This had the effect of dramatically increasing the price of supply inputs such as land, while Japanese buyers were purchasing much of the supply (Ordway et al 1995). Ground rents during this period increased rather dramatically causing the price to convert from land leases to (fee simple) ownership to increase at extremely high rates relative to past periods. Additional factors that appear to increase the cost of housing development in Hawaii include high labor and construction costs, transportation costs for building supplies, and the high cost of on-site and off-site infrastructure for new housing developments.

HOUSING CHARACTERISTICS IN 1990: NATIVE HAWAIIANS AND NON-NATIVES

This sub-section shows how Hawaii's unique housing market influences key housing characteristics for Native Hawaiians and non-Natives as we describe housing for Native Hawaiians on Hawaii including tenure and vacancy, age of housing, number of units in housing structures, unit size, and sewage and source of water.

Tenure

Homeownership is promoted in the United States through various measures. Many households realize equity by purchasing a house. Just as important, homeownership also promotes investment at the building stage and afterward through investment and by building collateral. Therefore, the extent of homeownership is an important distinction in any economic market.

Table 4.1 shows that about an equal proportion of Native Hawaiian (53 percent, 23,000 households) and non-Native Hawaiian households (54 percent, 169,000 households) own their home. We might expect lower homeownership rates given the extent of urbanization and high house prices in Hawaii.[18] Relative to other counties, Natives and non-Natives are least likely to be owners in Honolulu county, where just half of each group own their home. Within Honolulu county, homeownership rates are lowest for those living in central city Honolulu, especially for

[18] See Annex E for an analysis of tenure choice for Native and non-Native Hawaiian households. This analysis shows that Native Hawaiians are less likely to own their homes given key characteristics known to influence homeownership.

TABLE 4.1
VACANCY & HOMEOWNERSHIP RATES
NATIVE HAWAIIANS AND NON-NATIVES, 1990

			Honolulu County		Balance of State	
	State Total	Home Lands	Central City	Balance County	Urban	Rural
Percent Vacant						
For Sale	0 73	0.07	0 63	0 50	1 27	1 29
For Rent	5 52	36.66	5 57	2 90	7 73	11.05
Total Percent Vacant	3 00	8.05	3 32	1.50	4 06	5.40
NATIVE HAWAIIANS						
Owner occpd	53	91	38	55	51	55
Renter occpd	47	9	62	45	49	45
Total occpd Units	100	100	100	100	100	100
NON-NATIVES						
Owner occpd	54		48	56	60	61
Renter occpd	46		52	44	40	39
Total occpd Units	100		100	100	100	100

Source Special Tabulations of U S Census

Native Hawaiians. Only 38 percent of Native Hawaiians own their home in central city Honolulu compared to 48 percent of non-Natives. Homeownership rates in urban areas elsewhere in the state ("balance state urban") also diverge between Native Hawaiians and non-Natives. There the difference is 9 percentage points (51 percent versus 60 percent).[19]

Native Hawaiians are much less likely to own their homes than American Indians and Alaska Natives residing in Tribal Areas (68 percent). AIAN homeownership rates in metropolitan areas (50 percent) are almost the same as those for Native Hawaiians living in Honolulu. Nonetheless, for the majority of Native Hawaiians as well as the AIAN population, homeownership is less prevalent than it is for the population as a whole (64 percent) in the U.S.

Vacancy rates in Hawaii have been traditionally low and rank among the lowest of any state for sale and rental housing. The overall vacancy rate for sale units is 0.7 percent and for

[19] Annex E reports the estimated probability of homeownership for Native Hawaiians and non-Natives given the same household characteristics.

rental units 5.5 percent. The vacancy rate for sale units varies little across different areas, while the rental vacancy rate varies more. The vacancy rate for rental units is highest in rural areas outside of Oahu at 11.1 percent, and drops to 4.4 percent in Honolulu county.

Age of Housing

Age of housing stock is important because it may be an indication of the structural condition of the housing. Housing analysts using national and local data bases have revealed that older housing has, on average, inferior amenities and greater need for repairs. In Hawaii, where much of the housing is constructed of wood, older structures are prone to experience termite damage.

Data in Table 4.2 shows that in 1990 the majority of housing units occupied by Native Hawaiians and non-Natives alike were built between 1960 and 1979. Native Hawaiians, however, are generally more likely to live in older housing than non-Natives across all areas. This is especially true for renters in the "Balance Rural" portion of the state. However, Native Hawaiians are most likely to own older housing in Honolulu. In the central city about 22 percent of Native Hawaiians own housing built before 1949, compared to 9 percent of non-Natives. Over 45 percent of Native Hawaiian owners who live in Honolulu proper live in housing built before 1959, compared to about 29 percent of non-Native owners who live in the central city. The purchase of older, inferior housing may be one way that Native Hawaiians manage to house larger families with lower per capita income.

Native Americans on the mainland also live in older housing than does the non-AIAN population. Overall, about 35 percent of all AIAN households live in units built before 1949 compared to 22 percent for non-AIAN population. In Hawaii, only 15 percent of Native Hawaiians live in housing built before 1949, which is about 20 percentage points below the share attributed to American Indians and Alaska Natives. Given that the stock of housing in Hawaii is younger than the one found in any other state this sharp contrast is not surprising.

Number of Units in Structure

How many units are in the housing structures that a particular group occupies? Do Natives and non-Natives tend to live in single-family homes or in multi-unit condominium or apartment complexes?

As seen in Table 4.3, about 90 percent of Native Hawaiian owners live in single-unit structures compared to about 79 percent of non-Native owner households. Native Hawaiian owners are much less likely to live in multi-unit structures with 5 or more units (7 percent) than are non-Natives (18 percent). In Honolulu, about 22 percent of Native Hawaiian owner

TABLE 4.2
AGE OF HOUSING
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Renter Occupied						
1949 or earlier	18	17	17	16	16	37
1950-1959	14	23	18	16	10	8
1960-1979	51	41	56	55	47	30
1980 to March 1990	16	20	9	13	27	25
Total	100	100	100	100	100	100
Owner Occupied						
1949 or earlier	13	14	22	7	10	25
1950-1959	15	16	23	16	9	10
1960-1979	50	52	44	55	48	43
1980 to March 1990	22	18	12	23	33	22
Total	100	100	100	100	100	100
Total Occupied						
1949 or earlier	15	14	19	10	13	30
1950-1959	15	17	20	16	9	9
1960-1979	51	51	51	55	48	37
1980 to March 1990	20	18	10	19	30	23
Total	100	100	100	100	100	100
NON-NATIVES						
Renter Occupied						
1949 or earlier	16		15	16	13	32
1950-1959	14		17	14	8	8
1960-1979	51		58	50	43	30
1980 to March 1990	19		11	20	36	30
Total	100		100	100	100	100
Owner Occupied						
1949 or earlier	6		9	2	7	14
1950-1959	16		20	16	10	10
1960-1979	55		59	57	47	40
1980 to March 1990	23		12	25	35	36
Total	100		100	100	100	100
Total Occupied						
1949 or earlier	11		12	8	9	21
1950-1959	15		18	15	9	9
1960-1979	53		58	54	46	36
1980 to March 1990	21		11	22	36	34
Total	100		100	100	100	100

Source Special Tabulations of U S Census

TABLE 4.3
UNITS IN STRUCTURE
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Renter Occupied						
1 Unit	53	92	25	61	66	86
2-4 Units	9	0	10	10	9	5
5+ Units	36	8	65	27	24	8
Mobile Home & Other	1	0	1	1	1	1
Total	100	100	100	100	100	100
Owner Occupied						
1 Unit	90	97	75	89	95	97
2-4 Units	2	1	2	3	1	1
5+ Units	7	0	22	6	3	0
Mobile Home & Other	1	2	1	1	1	0
Total	100	100	100	100	100	100
Total Occupied						
1 Unit	73	96	44	77	81	92
2-4 Units	5	1	7	6	5	3
5+ Units	21	1	48	15	13	4
Mobile Home & Other	1	2	1	1	1	1
Total	100	100	100	100	100	100
NON-NATIVES						
Renter Occupied						
1 Unit	42		22	55	60	80
2-4 Units	11		10	13	8	11
5+ Units	45		66	31	29	7
Mobile Home & Other	2		2	1	2	2
Total	100		100	100	100	100
Owner Occupied						
1 Unit	79		62	85	91	95
2-4 Units	3		3	3	1	1
5+ Units	18		34	11	7	2
Mobile Home & Other	1		1	1	1	1
Total	100		100	100	100	100
Total Occupied						
1 Unit	63		41	72	79	90
2-4 Units	6		7	7	4	5
5+ Units	30		51	20	16	4
Mobile Home & Other	1		1	1	1	1
Total	100		100	100	100	100

Source Special Tabulations of U S Census

households live in multi-unit structures with 5 or more units compared to 34 percent of non-Natives.

Even among renters, Native Hawaiians tend to live in single-unit structures at higher rates than do non-Natives, regardless of area. Overall, 53 percent of Native Hawaiian renters live in single-unit structures compared to 42 percent of non-Native renters. In other rural areas, approximately 86 percent of Native Hawaiian renters live in single-unit structures compared to 80 percent of non-Native renters. In the more urban area of central city Honolulu, roughly equal proportions of Native Hawaiian (65 percent) and non-Native (66 percent) renter households live in multi-unit (5 or more) structures. In the city there are fewer housing type choices for renters, because renter units tend to be multi-unit structures.

Size of Unit

Housing unit size is a good gauge of household size if one controls for income effects. Native Hawaiian households tend to live in somewhat larger housing units than non-Native households, regardless of area. Overall, 22 percent of Native Hawaiian households live in efficiencies or 1 bedroom units deemed large enough for one or two persons (Table 4.4). The percentage of non-Hawaiians who live in these type of housing units is somewhat larger (24 percent). Among renter households only, these proportions are greater. Approximately 35 percent of Native Hawaiian renter households and 39 percent of non-Native renter households live in small units.

There is very little difference between the share of Native Hawaiian (31 percent) and non-Native (30 percent) households who rent larger units with 3 or more bedrooms. Conversely, Native Hawaiians who own tend to live in larger units. Approximately 70 percent of Native Hawaiian owners live in a housing unit with 3 or more bedrooms compared to 64 percent of non-Natives. In other rural areas ("balance state rural"), 72 percent of Native Hawaiians live in large units in contrast to 64 percent of non-Native owners. Given the propensity for large families among Native Hawaiians, this result is not surprising.

Native Hawaiian households who live on the Home Lands tend to live in large units. About 72 percent of all Home Land residents own a three bedroom or larger housing unit while only 11 percent own a zero or one bedroom unit. This is in sharp contrast to housing units built on tribal lands where only 53 percent of the units have three or more bedrooms. Overall, Native Americans on the mainland live in slightly smaller housing units than Native Hawaiians. These distributions reflect the historical policies of the Department of Hawaiian Home Lands to construct housing of this type, as well as the reported preferences of applicants on the waiting list for a homestead lease, as revealed in applicant surveys (tabulations reported by SMS Research).

TABLE 4.4
SIZE OF UNIT
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County			
				Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Renter Occupied						
None or 1 Bedroom	35	23	53	26	30	23
2 Bedroom	34	32	33	36	32	34
3 or more Bedrooms	31	45	14	38	38	43
Total	100	100	100	100	100	100
Owner Occupied						
None or 1 Bedroom	11	11	15	9	9	9
2 Bedroom	20	15	22	19	22	19
3 or more Bedrooms	70	73	63	72	69	72
Total	100	100	100	100	100	100
Total Occupied						
None or 1 Bedroom	22	12	38	16	19	16
2 Bedroom	26	17	29	26	27	26
3 or more Bedrooms	52	71	33	57	54	59
Total	100	100	100	100	100	100
NON-NATIVES						
Renter Occupied						
None or 1 Bedroom	39		55	20	38	27
2 Bedroom	32		30	34	33	31
3 or more Bedrooms	30		15	46	29	42
Total	100		100	100	100	100
Owner Occupied						
None or 1 Bedroom	12		20	8	10	10
2 Bedroom	23		26	19	22	26
3 or more Bedrooms	65		55	73	68	64
Total	100		100	100	100	100
Total Occupied						
None or 1 Bedroom	24		38	13	21	16
2 Bedroom	27		28	25	27	28
3 or more Bedrooms	49		34	61	52	56
Total	100		100	100	100	100

Source Special Tabulations of U S Census

Sewage and Source of Water

Attachment to a public sewer and to a public water main is often found to be associated with good health conditions. In Hawaii many households have individual septic tanks and wells that are generally adequate. Other types of systems such as for rain catchment and storage are somewhat common in Hawaii but pose health risks (such as lead contamination), and if not adequately maintained cease to function properly.

Table 4.5 shows type of sewage system for Native Hawaiian and non-Native households in 1990. Virtually all housing units occupied by Native Hawaiian households are either attached to a public sewer or have a private septic tank. Only about 1 percent rely on "other" means of sewage disposal. There is generally little difference between Natives and non-Natives in these respects. There is an appreciably higher rate of use of "other" sewage disposal systems for both Natives and non-Natives living in rural areas outside of Honolulu county than for those living in Honolulu or other urban areas.

As shown in Table 4.6, 10 percent of Native Hawaiian households lack access to either a public water supply or a well—a figure more than twice as high as that for non-Natives (4 percent). Use of some other source varies little by tenure and area, except that the rate is somewhat higher for both Natives (17 percent) and non-Natives (14 percent) in rural areas off of Oahu. The high rate of use of "other" sources of water by Native Hawaiian households living in Honolulu proper is striking. Non-Natives in central city Honolulu have the highest rate of hookup to a public system (97.8 percent), and the lowest rate of reliance on other sources (1.7 percent). In contrast, Native Hawaiians in this area experience a high likelihood of using other sources such as rain catchment (12 percent).

Native Hawaiians residing on the Home Lands are much less likely to be connected to a public sewage system than Native Hawaiians living elsewhere.[20] Only about 33 percent access public sewage systems since the greater majority use septic tanks to dispose sewage. Nearly all (96 percent) of the housing units are connected to a public water system, while the remainder access water using an individual well. Few Home Lands houses are reported to draw water from a source other than a well or a public system—reflecting the policies of the Home Lands to supply housing in community developments that are served by modern utilities.

[20] The 1990 figures for sewage hookups may now be somewhat dated. Since the late 1980s, health concerns have led state and county officials to require homeowners with septic tanks and alternative means of sewage disposal to establish lateral connections to public sewer mains. These policies should result in significant improvement in the quality of sewage disposal systems for Native Hawaiians and non-Natives.

TABLE 4.5
TYPE OF SEWAGE SYSTEM
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Renter Occupied						
Public Sewer	75	41	99	80	56	27
Septic Tank	23	59	1	19	42	67
Other	2	0	0	1	2	7
Total	100	100	100	100	100	100
Owner Occupied						
Public Sewer	62	33	98	81	34	17
Septic Tank	37	66	2	19	65	79
Other	1	1	0	0	2	3
Total	100	100	100	100	100	100
Total Occupied						
Public Sewer	68	33	98	80	45	21
Septic Tank	31	65	1	19	54	74
Other	1	1	0	1	2	5
Total	100	100	100	100	100	100
NON-HAWAIIANS						
Renter Occupied						
Public Sewer	87		99	91	63	37
Septic Tank	12		1	8	35	59
Other	1		0	1	2	4
Total	100		100	100	100	100
Owner Occupied						
Public Sewer	78		98	91	38	26
Septic Tank	21		1	9	61	70
Other	1		1	0	1	4
Total	100		100	100	100	100
Total Occupied						
Public Sewer	82		99	91	48	30
Septic Tank	17		1	9	51	66
Other	1		0	0	2	4
Total	100		100	100	100	100

Source: Special Tabulations of U S Census

TABLE 4.6
SOURCE OF WATER
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
NATIVE HAWAIIANS						
Renter Occupied						
Public System	78	82	79	81	76	63
Indiv. Drilled Well	11	15	9	10	11	19
Other	11	3	12	9	13	18
Total	100	100	100	100	100	100
Owner Occupied						
Public System	83	98	77	85	81	76
Indiv. Drilled Well	8	1	11	7	9	8
Other	9	1	12	8	10	16
Total	100	100	100	100	100	100
Total Renter/owner						
Public System	80	96	78	83	78	70
Indiv. Drilled Well	9	3	10	8	10	13
Other	10	1	12	8	12	17
Total	100	100	100	100	100	100
NON-HAWAIIANS						
Renter Occupied						
Public System	94		97	95	89	83
Indiv. Drilled Well	1		0	1	1	1
Other	5		3	4	9	16
Total	100		100	100	100	100
Owner Occupied						
Public System	96		99	99	92	86
Indiv. Drilled Well	1		1	1	1	1
Other	3		1	1	7	13
Total	100		100	100	100	100
Total Occupied						
Public System	95		98	97	91	85
Indiv. Drilled Well	1		0	1	1	1
Other	4		2	2	8	14
Total	100		100	100	100	100

Source: Special Tabulations of U.S. Census

Summary

In Section 3 we showed that Native Hawaiians purchase their housing with lower per capita income than do non-Natives. In this section we described how, other things being equal, Native Hawaiians prefer larger units and single family units—typically more expensive housing. How are they able to afford this more expensive kind of housing? Part of the answer is that they do not purchase equal housing.

Native Hawaiians tend to live in older housing units that are cheaper and may be structurally inferior. The distribution of Native Hawaiian households in different areas (reported in Section 2) also suggests that they are more likely to live in parts of the state where housing tends to be slightly cheaper: outside central city Honolulu, if on the island of Oahu, and on other islands. Indeed, the median value of Native Hawaiian housing, state-wide, is about 68 percent below that of housing occupied by non-Natives for single-family structures.[21] (This difference in house value holds up across all areas except for Hawaii county.) Does this imply that the structural quality of Native Hawaiian housing is of a lower standard than non-Native housing? This question and ones similar to it will be answered in the section that follows.

[21] These data are computed using the Census microdata (PUMS).

Section 5

HOUSING PROBLEMS AND NEEDS OF NATIVE HAWAIIANS

The preceding section discussed the amount of variation in housing characteristics for Native Hawaiians and non-Natives living in different environments. These data are indicative of problems for the housing stock but do not measure housing needs directly. Other models or measures are needed for this task. In this section, we identify Native Hawaiian housing problems using standard measures of housing needs defined by affordability, overcrowding, and facility problems.

In this section we explain measures of housing needs, explore housing problems by geographic area and tenure, discuss trends since 1990, and take a special look at housing needs of Native Hawaiians on Hawaiian Home Lands. More importantly, we compare the housing needs of Native Hawaiians to those of non-Natives living in the same environment to discern a difference based on market factors or characteristics unique to the Native Hawaiian population. In addition, we calculate the affordability gap—the difference between what households are paying for housing and what they can afford—for Native Hawaiians living in different environments to show the depth of the affordability problem. Finally, we show how estimated household formation rates for Native Hawaiians will impact housing needs through the year 2000.

DEFINING HOUSING PROBLEMS AND NEEDS: A FRAMEWORK

As stated in the companion study on AIAN housing needs and programs, housing problems have been assessed along various dimensions relating to:

- *Affordability.* Affordability problems are central to housing needs. Shortages of housing caused by inadequate supply of inputs (such as land, labor, materials, and

regulations) have a severe impact on price. As housing demand outstrips supply, prices rise, affecting the ability of households to afford housing appropriate for their needs.

- *Overcrowding.* Overcrowding has long been recognized as a major contributor to stress-related health problems and is often related to other housing problems such as affordability and quality.[22] Overcrowding can occur for several reasons. Housing units in any given area can be, on average, too small for the typical household or, because of market-level supply constraints, may have to accommodate more than one household. And, affordability problems can lead to doubling up with multiple families residing in a single unit as a way to share housing expenses.

- *Structural Quality.* Structural quality is the most controversial measure because of the variation in measures of housing quality standards. These standards vary due to the impact of environmental and cultural factors. Nonetheless, there are basic measures that can be used as a proxy to assess structural quality to measure facility, condition, and design problems.

- *Availability.* Availability of shelter for protection from the environment is the most fundamental housing need. The plight of the homeless has focused considerable attention on this need.

In order to assess housing needs for Native Hawaiians, this study used standard indicators of affordability, overcrowding, and quality. Below we discuss each of the methods used to measure Native Hawaiians' housing problems and needs.

Affordability

From the early 1960s to the early 1980s, HUD's standard of affordability for program purposes was based on a family paying more than 25 percent of its income for housing expenses. Later, this standard was changed to 30 percent; a measure still in use today. If a household pays over 30 percent of its gross income toward housing costs, it is identified for the purpose of these analyses as having an affordability problem. Because the Census special tabulations used this measure of affordability, we are able to provide an estimate of this type of housing problem for all the areas identified in Hawaii, including the Home Lands. Further, this measure lends itself to comparison with other population groups for which this affordability measure has been computed, including the American Indian and Alaska Native households living on the mainland.

[22] For an analysis of the relationship between health and housing in Hawaii see Schmitt (1955).

Overcrowding

Housing analysts today commonly use a measure for overcrowding that is based on whether a housing unit houses more than one person per room (1.01). For the purpose of this report, this measure is deemed an appropriate indicator of overcrowding, though analysts also evoke a more restrictive measure of more than 1.5 persons per room.

Quality

Housing quality is difficult to define and measure reliably. Past indicators have relied on subjective criteria such as "not needing major repairs" or "dilapidated."[23] These measures lack precision. The American Housing Survey (AHS) uses a composite measure of housing conditions that assesses quality using a categorical indicator (severe or moderate inadequacy).[24] Housing analysts promote this measure because it can capture many structural defects in a single measure, including interior and exterior housing conditions. However, one limitation of using this indicator is that it relies on many composite measures, restricting its use to AHS or primary survey analysis that collects information on composite indicators. The U.S. Census Bureau relies on a more straightforward measure of housing quality that records whether the housing unit is equipped with a kitchen or plumbing facility.

For the purpose of this report, we use the Census measure of housing condition. Given the tremendous improvement in housing conditions over the last four decades in the United States (including Hawaii), the study team was satisfied with a simple measure that is based on the presence or lack of basic kitchen and plumbing facilities.

Availability

Homelessness is a growing concern for many communities in America. Hawaii is not exempt from this acute manifestation of housing need. Counts of the homeless are frequently subject to debate because of the difficulty in assuring that all the homeless have been identified and because there are many different definitions of homelessness (Burt 1994). For the purpose of assessing the extent of homelessness found in the Native Hawaiian population, we relied on *A Study of Hawaiians and Native Hawaiians Who are Homeless in Hawaii*, conducted by SMS Research (1990) for the Department of Hawaiian Home Lands and the Hawaii Housing Authority.

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[23] These measures were first used in the 1940 and 1950 U.S. Census of Housing.

[24] The AHS is a national survey of housing units collected every two years. In addition, the AHS is annually administered in (44) selected metropolitan areas of the country on a rotating basis. In 1983, the AHS was conducted in the Honolulu metropolitan area (Honolulu County). However, these data do not allow household identification according to Native Hawaiian status, therefore the AHS was not used for the purposes of this study.

For purposes of this study, an individual was defined to be homeless if he or she "lacked a fixed, regular and adequate night time residence," or was a resident of a temporary shelter, or of a place "not designed for, or ordinarily used as a regular sleeping accommodation for human beings" (SMS Research 1990:3).

HOUSING PROBLEMS OF NATIVE HAWAIIANS AND NON-NATIVES

Native Hawaiian experience housing problems at a greater rate than non-Natives living in the same environment. The principal findings of housing needs for Native Hawaiians are:

- Nearly half of all Native Hawaiian households in Hawaii (20,464 households) experience a housing problem of some type, compared to 38 percent of non-Native Households.

- The problems with the greatest impact on Native Hawaiians are affordability and overcrowding: 28 percent of all Native Hawaiian households (11,684 households) experience an affordability problem; in the same proportion, 28 percent (11,568 households) experience a crowding problem.

- Approximately 8 percent of all Native Hawaiian households experience both an affordability and another type of problem. This points to a high incidence of both affordability and overcrowding.[25]

Table 5.1 provides percentage estimates of housing problems for Native Hawaiians and non-Natives by area and tenure (owner or renter). Table 5.2 shows the absolute number of Native Hawaiian households with a housing problem. The rows in these tables show estimates of affordability problem alone, affordability and some other problem, affordability regardless of whether there is another type of problem, overcrowding regardless whether there is another problem, facility problems regardless of whether there is another type of problem, and having one or more housing problems of any kind.

The data for Native Hawaiians are from the special tabulations of the 1990 Census; the data for non-Natives are computed from the PUMS. Unfortunately, because of limitation of

[25] See Annex C for an analysis of affordability and overcrowding using a variable threshold measure different than the fixed share of income measure. By using the variable threshold method to compute affordability problems the overlap of affordability and overcrowding is higher (12 percent).

TABLE 5.1
HOUSING PROBLEMS BY AREA (PCT.)
NATIVE HAWAIIANS AND NON-NATIVES, 1990

		Honolulu County		Balance of State		
	Total	Home Lands	Central City	Balance County	Urban	Rural	Total
NATIVE HAWAIIANS*							
Owner Households							
Affordability Only	17	8	16	21	17	11	14
Affordability & Other	3	2	2	5	4	2	3
Subtotal	21	10	18	26	21	13	18
Facility	1	2	0	1	1	4	2
Overcrowding	21	36	12	22	20	22	20
One or More Problems	39	45	29	43	38	35	36
Renter Households							
Affordability Only	23	15	25	20	26	18	23
Affordability & Other	13	7	13	17	10	7	9
Subtotal	36	22	38	37	36	25	31
Facility	4	14	3	2	4	9	5
Overcrowding	35	45	34	39	29	32	28
One or More Problems	60	67	61	60	58	54	55
TOTAL							
Affordability Only	20	9	22	21	22	14	18
Affordability & Other	8	2	9	10	7	4	6
Subtotal	28	11	31	30	28	18	24
Facility	2	3	2	1	2	6	3
Overcrowding	28	37	25	29	25	27	26
One or More Problems	49	47	48	51	48	44	45
NON-NATIVES**							
Owner Households							
Affordability Only	20		19	23			18
Affordability & Other	2		2	3			2
Subtotal	22		21	25			20
Facility	1		1	0			2
Overcrowding	11		9	13			9
One or More Problems	31		29	36			29
Renter Households							
Affordability Only	30		30	30			32
Affordability & Other	6		7	6			5
Subtotal	36		36	36			38
Facility	3		3	2			5
Overcrowding	16		18	15			13
One or More Problems	48		50	46			49
TOTAL							
Affordability Only	25		25	26			21
Affordability & Other	4		5	4			3
Subtotal	29		29	30			25
Facility	2		2	1			4
Overcrowding	13		14	14			9
One or More Problems	38		40	40			34

* Source Special Tabulations of U S Census
** Source PUMS

TABLE 6.2
NATIVE HAWAIIAN HOUSEHOLDS WITH A HOUSING PROBLEM, 1990

		Honolulu County			
				Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
Owner Households						
Affordability Only	3,829	181	656	1,926	856	210
Affordability & Other	765	38	85	426	171	45
Subtotal	4,594	219	741	2,352	1,027	255
Facility	227	35	15	53	47	77
Overcrowding	4,768	807	500	2,052	978	431
One or More Problems	8,723	1,008	1,163	3,997	1,870	685
Renter Households						
Affordability Only	4,518	38	1,604	1,393	1,190	293
Affordability & Other	2,572	18	818	1,169	459	108
Subtotal	7,090	46	2,422	2,562	1,649	401
Facility	689	35	161	158	185	150
Overcrowding	6,800	115	2,119	2,707	1,340	519
One or More Problems	11,741	170	3,844	4,197	2,659	871
TOTAL						
Affordability Only	8,347	219	2,260	3,319	2,046	503
Affordability & Other	3,337	56	903	1,595	630	153
Subtotal	11,684	274	3,163	4,914	2,676	656
Facility	916	70	176	211	232	227
Overcrowding	11,568	922	2,619	4,759	2,318	950
One or More Problems	20,464	1,178	5,007	8,194	4,529	1,556

Source Special Tabulations of U S Census

geographic detail in the PUMS file, data are not available separately for non-Natives in urban and rural areas outside of Honolulu county.[26]

These measures show that Native Hawaiians experience acute housing problems. Nearly half of all Native Hawaiian households (20,464 households) experience a housing problem of

[26] The special tabulations did not include data on housing problems for non-Natives. Therefore, we had to rely on the 1990 PUMS to construct similar indicators of housing problems. We performed consistency checks on these data using the same measures for Native Hawaiians as found in the special tabulations. The measures of housing need based on the PUMS were not statistically different from those found in the special tabulations for Native Hawaiians. Therefore, we felt confident that the estimates computed for non-Natives allowed a valid comparison with those computed for Native Hawaiians using the special tabulations. See the methodological annex for more information on test of significance and sampling issues.

some type. Across all environments, Native Hawaiians experience one or more housing problems at rates greater than non-Natives.

The two problems that most impact Native Hawaiians are affordability and overcrowding. Approximately 28 percent (11,684 households) of all Native Hawaiian households experience an affordability problem, in comparison to 29 percent of non-Natives. Eight percent (3,337 households) of all Native Hawaiian households experience both an affordability and some other housing problem.

The overcrowding rate for Native Hawaiians is double that of non-Native Hawaiians. About 28 percent (11,568 households) of all Native Hawaiians experience a problem of crowding. The overcrowding rate is much lower for non-Natives, at 13 percent. Facility problems appear to be much less prevalent than other problems for both Native Hawaiians and non-Natives: only 2 percent of all housing units lack complete kitchen and plumbing facilities.

Housing Problems by Tenure

Renters, in general, are impacted by housing problems much more than owners for both Native Hawaiians and non-Natives. Sixty percent (11,741 households) of all Native Hawaiian renter households have at least one housing problem, compared to 39 percent (8,723 households) of owners. The disparity between these rates for non-Natives is not as great between tenure groups (48 percent for renters versus 31 percent for owners). Native Hawaiian renters experience higher levels of both affordability problems (36 percent) and overcrowding problems (35 percent) than do owners.

Housing Problems by Area

The incidence of housing problems for Native Hawaiians is similar in central Honolulu, in other areas of Oahu, and in urban areas on other islands. About half of all Native Hawaiian households in these areas experience one or more housing problem. About 30 percent of all such households experience an affordability problem, and about one-quarter experience a crowding problem. This pattern of housing problems by area is also found for non-Native households. For non-Natives, about 40 percent of all households in Honolulu city and the remaining balance of Oahu have one or more housing problem.

The rate of affordability problems for Native Hawaiians in rural areas outside of Oahu (14 percent) is lower than in more urban areas, though overcrowding problems (27 percent) are just as high as in other areas of Hawaii. Native Hawaiian households residing in rural areas also have a higher incidence of facility problems (6 percent) than that found in urban areas of the

state. Non-Natives Hawaiians experience slightly lower rates of affordability problems in areas other than Honolulu county.

Housing Problems on the Home Lands

Data for Native Hawaiian households living on Hawaiian Home Lands show that the percentage of households with one or more housing problems is nearly the same as for other Native Hawaiians, but that the mix of problems is much different. Forty-seven percent of all households on the Home Lands have a housing problem of some kind. The incidence of affordability problems for these households is much lower than that for other Native Hawaiian households (11 percent versus 28 percent), but the incidence of crowding (36 percent versus 27 percent) is much higher.

It is not surprising that Native Hawaiians' affordability problem as defined by the fixed share standard is somewhat lower on the Home Lands than on other parts of the state. Homestead households pay only a nominal fee for an improved house lot. In addition, Native Hawaiians residing on the Home Lands can access loan programs for home improvement administered by the Department of Home Lands at subsidized lending rates. Their primary expense is a mortgage to pay for the construction of the physical dwelling unit. This subsidy would be expected to be reflected in significantly lower affordability problems for these households.

The presence of high rates of crowding on the Home Lands points to continued high levels of needs for these residents. It is striking that overcrowding occurs even though dwelling units on Home Lands are much more likely to be larger than dwelling units in other areas of Hawaii—71 percent of units on Home Lands had three or more bedrooms in 1990. A likely explanation for this crowding is the extraordinarily high percentage of households in Home Lands that include subfamilies—28 percent, compared to just 9 percent for all Native Hawaiians and 3 percent for non-Natives living in Hawaii.

The data show that access to a homestead does help to reduce the incidence of unaffordable housing, but does not completely solve the housing needs of homesteaders. It appears that many homesteaders share their Home Land houses with others, so that until the needs of the Native Hawaiian population as a whole are met, many homesteaders may continue to share part of the burden of the high rate of housing problems among all Native Hawaiians.

Housing Problems of Very Low and Low Income Native Hawaiians

As one expects, very low (income less than 50 percent of area median income) and low-income (income less than 80 percent of area median income) Native Hawaiian households represent the largest share of total Native Hawaiian housing problems. As shown in Table 5.3, three-quarters (2,325 households) of all very low-income households have a housing problem of some kind. About 68 percent (3,592 households) of all low-income households have a housing problem. Among very low-income households, about 60 percent have an affordability problem and 34 percent have an overcrowding problem. Among low-income households, about 50 percent have an affordability problem and 33 percent have an overcrowding problem. Lower income renter households are more severely impacted by housing problems than are owners.

Housing problems seem to be more pronounced in urban areas for lower income Native Hawaiian households. In Honolulu city, about 80 percent of all very low-income households experience one or more housing problem. The rate decreases to 65 percent for very low-income households residing in rural areas of the state other than Oahu. Surprisingly, overcrowding is more prevalent in areas where housing units are larger—outside of Honolulu city on Oahu. There over 42 percent of all very low and 39 percent of all low-income Native Hawaiians experience an overcrowding problem. The rate of overcrowding drops for those households living in rural areas.

Homelessness

The most severe form of a housing affordability problem is homelessness. In 1989, SMS Research conducted a survey of the homeless population in Hawaii (SMS 1990). This study found that, on any given day, about 2,300 Native Hawaiians are homeless in the state, representing about 28 percent of the total homeless population. Of these, about 1,300 persons are Native Hawaiians with 50 percent or more Hawaiian ancestry. About a third of the Native Hawaiian homeless are located in Honolulu county.

Trends Since 1980

Comparison of 1980 and 1990 data indicates very little change in the rate of housing problems for Native Hawaiians in this ten-year period (Table 5.4). However, the affordability problem appears to have worsened over the decade: 28 percent of households experienced an affordability problem in 1990 compared to 25 percent in 1980. Most of the difference is accounted for by increased housing problems among owner households. Rates of problems were nearly identical over this ten-year period by type of problem for renters.

Affordability problems for Native Hawaiians in 1990 are partially masked. As our earlier analysis revealed, Native Hawaiians are much more likely to live in households with multiple wage

TABLE 6.3
HOUSING PROBLEMS BY AREA AND INCOME GROUP (PCT.)
NATIVE HAWAIIANS, 1990

		Honolulu County		Balance of State	
	Total	Home Lands	Central City	Balance County	Urban	Rural
INCOME BELOW 50 PERCENT OF AREA MEDIAN						
Owner Households						
Affordability Only	32	31	33	35	33	24
Affordability & Other	10	6	8	12	14	6
Subtotal	41	36	41	47	46	30
Facility	3	2	0	1	6	8
Overcrowding	23	18	8	29	24	22
One or More Problems	57	51	41	64	62	53
Renter Households						
Affordability Only	40	31	42	35	47	34
Affordability & Other	26	15	26	35	19	14
Subtotal	66	46	68	69	65	48
Facility	5	15	5	2	5	15
Overcrowding	39	49	37	47	27	35
One or More Problems	81	80	84	83	77	74
TOTAL						
Affordability Only	37	31	41	35	43	30
Affordability & Other	22	7	24	29	18	11
Subtotal	59	38	65	63	60	41
Facility	5	5	4	2	5	12
Overcrowding	34	23	34	42	26	30
One or More Problems	74	56	79	78	73	65
INCOME BELOW 80 PERCENT OF AREA MEDIAN						
Owner Households						
Affordability Only	28	20	27	32	33	18
Affordability & Other	8	4	4	12	10	5
Subtotal	36	24	32	44	42	23
Facility	3	2	0	1	3	8
Overcrowding	24	23	9	29	24	25
One or More Problems	53	44	37	62	59	48
Renter Households						
Affordability Only	35	21	40	31	39	22
Affordability & Other	21	10	21	28	15	12
Subtotal	56	31	62	59	54	34
Facility	4	10	4	2	5	9
Overcrowding	37	54	36	44	29	28
One or More Problems	75	74	79	76	72	56
TOTAL						
Affordability Only	33	20	38	31	37	23
Affordability & Other	17	5	19	23	13	8
Subtotal	49	25	57	54	50	31
Facility	4	3	3	2	4	10
Overcrowding	33	28	32	39	27	30
One or More Problems	68	49	72	72	68	57

Source. Special Tabulations of U.S. Census

TABLE 5.4
CHANGES IN HOUSING PROBLEMS, NATIVE HAWAIIANS, 1980-1990

	State		1980 Honolulu County		
	1980	1990	Central City	Balance County	Rest of State
Owner Households					
AFFORDABILITY					
Affordability Only	12	17	8	14	11
Affordability Plus	2	3	1	2	3
Subtotal	14	21	9	16	14
Facility	2	1	1	1	3
Overcrowding	22	21	15	25	21
One or More Problems	34	39	24	39	33
Renter Households					
AFFORDABILITY					
Affordability Only	23	23	22	26	20
Affordability Plus	13	13	11	18	10
Subtotal	36	36	34	44	30
Facility	5	4	3	2	13
Overcrowding	33	35	32	38	27
One or More Problems	60	60	57	65	55
TOTAL					
AFFORDABILITY					
Affordability Only	17	20	17	19	15
Affordability Plus	7	8	8	9	5
Subtotal	25	28	25	28	20
Facility	3	2	2	2	7
Overcrowding	27	28	26	30	23
One or More Problems	46	49	46	50	42

Source: Tabulation of 1980 Census Microdata, 1990 Special Tabulations of U.S. Census

earners than are non-Natives living in similar areas of Hawaii. Further, Native Hawaiian households in 1990 were much more likely to live with subfamilies than were non-Natives living in the same environment (9 percent versus 3 percent). Similar data for 1980 reveal that Native Hawaiians experienced a lower likelihood of living with subfamilies in 1980 than in 1990 (6 percent versus 9 percent). This phenomenon was even more pronounced for owner Native Hawaiian families over the decade (9 percent in 1980 versus 17 percent in 1990).

The opposite is true for non-Natives. The incidence of subfamilies for non-Natives actually dropped from 1980 to 1990, decreasing from 4 percent in 1980 to 3 percent in 1990. Though the difference between years for non-Native renters and owners is not significant, the rate of

subfamilies formation for non-Natives is still well below that of Native Hawaiians. These data provide strong evidence that the incidence of affordability is understated for Native Hawaiians. It seems that their high incidence of subfamilies is not only due to cultural preferences for co-habitating with extended kin, but also is a way of coping with increasing housing costs.

NATIVE HAWAIIAN HOUSING NEEDS COMPARED TO THOSE OF OTHER POPULATIONS

How do the levels of housing problems of Native Hawaiians compare to those of other populations? As has already been shown, Native Hawaiians experience higher rates of housing problems, particularly crowding, than non-Natives living in Hawaii. Figure 5.1 summarizes comparisons in the distribution of the types and levels of housing problems for Native Hawaiians, all households in the United States, Native Hawaiian households residing on the Home Lands, and non-Natives. In addition, further comparisons are shown for Native Americans on the mainland living in two different environments: tribal lands and mainland metropolitan areas.[27]

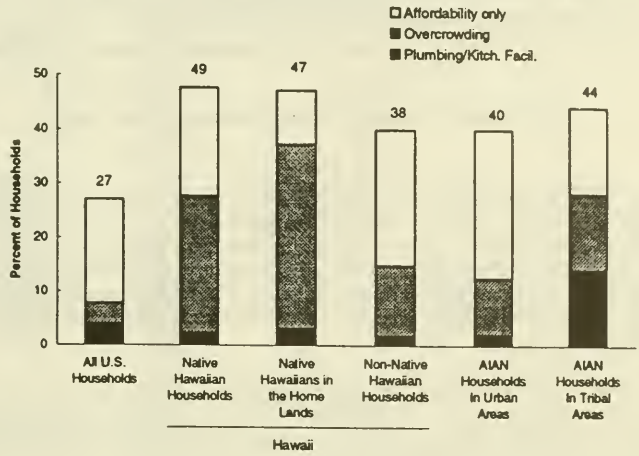
Comparison to the United States Population

Data from the 1989 American Housing Survey for all U.S. households show that the primary housing problem that most Americans experience is affordability. About 6 percent of American households experienced a crowding or facility problem in 1989, or some combination of the two. Twenty-three percent of American households had some affordability problem: about 2 percent experienced this together with some other problem, and 21 percent experienced only a problem of affordability.

Overall rates of housing problems were far higher for Native Hawaiians than for the U.S. population as a whole. Forty-eight percent of all Native Hawaiian households experienced a housing problem of some type. While the incidence of facility problems was slightly lower than for the United States as a whole, the incidence of other problems was higher. In particular, Native Hawaiian households experienced dramatically higher rates of overcrowding than was the case for all U.S. households (27 percent versus 3 percent).

[27] Comparison data are drawn from the larger study of *Housing Problems and Needs of American Indians and Alaska Natives*. Precise definitions of the geographical areas included in the comparison may be found in Chapter 2 of that report.

FIGURE 5.1
HOUSING PROBLEMS BY AREA TYPE AND GROUP, 1990



Comparison to Native Americans Residing on the Mainland

A comparison of Native Hawaiians to American Indians and Alaska Natives shows that if each type of housing problem is weighted equally, Native Hawaiians have more housing problems than those experienced even by AIAN households in Tribal Areas. This finding is striking, because the comparison is to a group that is commonly perceived to be among the most economically disadvantaged of American sub-populations.

The types of housing problems that Native Hawaiian and AIAN households in tribal areas experience are somewhat different. Native Hawaiians are more likely to experience an affordability problem (28 percent versus 16 percent) and an overcrowding problem (27 percent versus 14 percent), but less likely to experience a facilities problem (2 percent versus 14 percent).

It may be more appropriate to compare the problems experienced by generally urban-dwelling Native Hawaiian households to those experienced by AIAN households in urban areas. Here again, comparison to data for AIAN households in a sample of 15 urban areas with large AIAN populations reveals a greater total incidence of housing problems among the Native

Hawaiian population in Hawaii. Forty percent of American Indian households in these areas experience one or more problems. A larger percentage of AIAN than Native Hawaiian households experience an affordability problem (28 percent versus 20 percent). Facility problems are equally common for the two groups (2 percent), but the incidence of crowding is much lower for urban AIAN households (8 percent) than for urban Native Hawaiian households (25 percent).

AFFORDABILITY GAP FOR NATIVE HAWAIIANS BY AREA

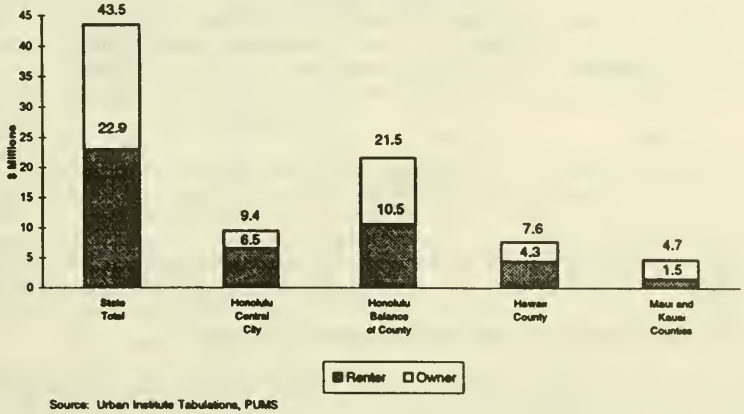
It is possible to quantify the affordability problem by calculating the gap between what households can afford to pay (based on the fixed share of 30 percent of gross income) and what they actually paid in 1990 for housing. These aggregated sums can be further broken down by tenure and area. We had to rely on the PUMS to compute the gap since these data are available on the household level and therefore the gap calculation was done for Honolulu city, the balance of Honolulu county, Hawaii county, and Maui and Kauai counties combined. Figure 5.2 shows these distributions.[28]

For Native Hawaiians, there is an overall gap of $43.5 million per annum between what they were paying for housing in 1990 and what they could afford to pay. Given their lower incomes, the amount of the gap is much greater for renter households than for owner households. This phenomenon is true in all environments but especially in Honolulu city, where about 70 percent of the total gap is attributed to renter households.

Surprisingly, given the lower price of housing on the Big Island of Hawaii, Hawaii county households account for a rather large share of the affordability gap (17 percent). The gap for Native Hawaiian households living in central Honolulu is relatively small ($9.4 million or $900 per Native Hawaiian) given that 24 percent of all Native Hawaiian households reside in the capital. The largest gap ($21.5 million or $1,280 per Native Hawaiian) is among owners and renters in Honolulu county outside of central Honolulu, representing about half of the total amount needed to make up the difference between what Native Hawaiian households paid for housing and what they could reasonably afford to pay.

[28] The calculations of a gap presented in this figure are calculated using income that includes some subsidies like most income support payments but excludes tax exemptions and other less direct forms of subsidy. In order to arrive at a more exact measure of the depth of the affordability problem, ideally the subsidies should be removed from the income calculation.

Figure 5.2
AFFORDABILITY GAP FOR NATIVE HAWAIIAN HOUSEHOLDS BY AREA AND TENURE, 1990



Source: Urban Institute Tabulations, PUMS

FUTURE PROSPECTS FOR NATIVE HAWAIIAN HOUSING

In order to understand the implications of future demand for housing, some assumptions need to be made about future growth of households. In this manner, policymakers can determine where growth is most likely to be.

Native Hawaiian Household Formation in the 1990s

One useful way to assess emerging areas of housing needs is to project the future growth of households based on assumptions about components of change. A common technique used to project household formation is the headship method, which involves two steps: projecting the adult population by age, then projecting the number of households that will be formed by estimating the percentage of the population of a given age who will become the head of a household.

Table 5.5 reports estimates of changes in the number of Native Hawaiian households through the year 2000 for the four areas for which it was possible to compute migration data from

TABLE 5.5
PROJECTIONS OF HOUSEHOLD FORMATION, NATIVE HAWAIIANS, 1990-2000

Area	1990 Households	1990 Percent	2000 Households	New Households 1990-2000
Honolulu County	28,200	37	35,700	7,500
Hawaii County	7,600	10	10,800	3,200
Maui and Kauai Counties	7,300	10	9,800	2,500
State	43,100	57	56,300	13,200
Mainland	32,200	43	43,000	10,800
Total Native Hawaiian	75,300	100	99,300	24,000

the PUMS: Honolulu county, Hawaii county, Maui and Kauai counties, and the U.S. mainland. The projections assume that the headship rate for Native Hawaiians will remain unchanged from 1990 to 2000, and that, in each five-year period in the 1990s, Native Hawaiians will migrate between areas at the same rate that they did between 1985 and 1990.[29]

By modeling household formation in this way, we estimate that Native Hawaiian households will increase by 30 percent between 1990 and 2000. The fastest rates of growth will be in Hawaii county and the U.S. mainland. In absolute terms, among the three areas identified within the state, the highest growth is still projected for Honolulu county. However, it is estimated that in the year 2000 Honolulu county will produce a smaller share of the growth of new Native Hawaiian households than it held in 1990 (57 percent versus 65 percent). During the 1990s, Hawaii county will account for about a quarter of new Native Hawaiian households.

Housing Prospects

Our estimate of household formation by Native Hawaiians between 1990 and 2000 shows that Native Hawaiians will be especially affected by the continuing shortage of housing in Hawaii. Because of their relatively youthful age structure, the Native Hawaiian population is in a period where rapid household formation would ordinarily be expected. However, actual household formation will probably not occur as expected if suitable housing (that is affordable and provides enough space) remains in short supply. The fact that a large proportion of Native Hawaiian households include subfamilies is one indication that this slowdown in new household formation may already be taking place.

[29] A description of methods used to make the reported projections appears in Annex D of this report.

If we estimate the share of overcrowded Native Hawaiians in 2000 by using the same share of households found to have an overcrowding problem (28 percent) applied to the number of projected households, we arrive at 15,800 households. This figure is indicative of a growth rate of about 500 households per year. Section 3 of this report showed that about 27 percent of all Native Hawaiian households were low-income. Of these low-income households, about 68 percent or 7,800 households experienced one or more housing problem in 1990. If we apply these shares to our projections of Native Hawaiian households, we find that the number of low-income households with one or more problem in the year 2000 will increase to 10,300 households, or an increase of 32 percent.

The study team also projected the total population of Hawaii through the year 2000. The Census Bureau estimates that the population for the state of Hawaii on July 1, 1994 was 1,780,000, a 1.48 percent annual increase from the 1990 Census (U.S. Bureau of the Census 1995). Assuming that household size remained constant from 1990 to 1994, this means that the number of households in Hawaii increased from 356,000 to 379,000. Projecting this same growth rate to the year 2000 yields 413,000 households, an increase of 16 percent.[30]

The implication of these factors is that the supply of housing units in Hawaii affordable and large enough to house Native Hawaiian families will not keep up with demand.[31] According to our estimates, Native Hawaiians growth rate will outpace the one for all households in Hawaii through the year 2000 by almost a factor of two. This implies that more and more Native Hawaiian households will compete with other groups with similar needs for access to affordable, safe, and appropriately large housing. Unless there is an increase in the supply of housing, the housing problems of Native Hawaiians will grow at greater rate than for non-Natives in the 1990s.

Summary

Clearly, Native Hawaiian housing needs are severe, with half of all such households experiencing some type of problem. Problems are greater than those of non-Natives who reside in the same environments. While the incidence of affordability is approximately the same for both groups, the incidence of overcrowding is much higher among Native Hawaiian households. Structural problems are low for both groups.

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[30] This figure is identical to that derived from using the State of Hawaii M-K projections model (DBEDT 1988). The M-K projection model is a sophisticated model that predicts population in conjunction with predictions of economic activity in the state.

[31] The *Hawaii Housing Policy Study* conducted in 1992 estimated pent-up demand for housing in Hawaii for 28,000 units and a projected shortfall by the end of the century of more than 20,000 housing units. These figures apply to the entire state and seem to be compatible with the state housing agency's (HFDC) estimates of projected housing demand.

The finding that Native Hawaiian housing needs are fundamentally different than that for non-Natives is important because it should impact policy. Since we can discern a difference in housing problems based on characteristics of the population rather than on market factors alone, policies to meet Native Hawaiian housing need must take this finding into consideration.

Section 6

POLICY IMPLICATIONS

There are two main limitations of this discussion of policy implications. First, in contrast to the companion study of Housing Problems and Needs of American Indians and Alaska Natives, the scope of work for this study did not include an analysis or evaluation of existing housing programs addressing housing needs of Native Hawaiians or other populations in Hawaii. Rather, the study team's mandate was to draw on the policy recommendations and findings of the companion study when they were relevant to the needs identified in this report. Second, the Census data used for this study do not identify Native Hawaiians according to degree of Native Hawaiian ancestry, therefore, it was not possible to address the specific needs of Native Hawaiians who are potential beneficiaries of the Home Lands trust.

Summary of Native Hawaiian Housing Needs

Native Hawaiians experience a disproportionate share of housing problems among Hawaii's households. Approximately 28 percent of Native Hawaiian households (11,700 of them) pay more for housing than they can afford. Because of high housing costs, some Native Hawaiians in all environments are forced to share their housing with other families in order to meet the cost of housing. This leads to overcrowding—the most acute (28 percent) housing problem experienced by Native Hawaiians. Many Native Hawaiians suffer from both problems—affordability and overcrowding.

High housing costs impact on the ability of younger households to access housing; Census data reveal that a large portion (42 percent) of Native Hawaiian households with a householder below the age of 30 experiences an affordability problem (versus 28 percent for the all Native Hawaiian households). During the late 1980s, in particular, median house prices increased dramatically, increasing from $159,000 in 1986 to $360,000 in 1991. The estimated

probability of a Native Hawaiian household with income less than 80 percent of the regional median owning a home in 1990 was only 29 percent.

A survey of housing needs in Hawaii, conducted in 1992, revealed that 76 percent of Native Hawaiians householders who planned to move out of the state were influenced by housing costs. The importance of high housing costs in the decision to migrate is not surprising given the affordability problem for young householders.

Comparisons of standard measures of housing need for populations outside of Hawaii confirm relatively high rates of need for Native Hawaiians. Native Hawaiians experience rates of housing problems far in excess of those of the general American population. Native Hawaiians are also more likely to experience a housing problem than are American Indian and Alaska Natives living in either Tribal Areas or metropolitan areas, though the problems of these groups are somewhat different. AIAN households are less likely to have an affordability or crowding problem, but are more likely to experience a facilities problem.

Existing state and federal housing and development programs currently appear not to serve Native Hawaiians in accord with their needs. Hawaii Housing Authority (HHA) data for June 1994 show that 25 percent of households served had a Native Hawaiian household head.[32] The 2,285 Native-headed households served by the HHA in 1994 represent only about one-seventh of the almost 17,000 Native Hawaiian-headed households with at least one housing problem in 1990.[33]

These needs differ in both kind and degree depending on location and ownership type. For example, while one-fifth of Native Hawaiian households living in Maui or Kauai counties have an affordability problem only, almost 30 percent of Native Hawaiian households living on the Big Island of Hawaii have such problems. There are also marked differences between housing needs of renters and owners. The share of Native Hawaiian renters on the Big Island of Hawaii with an affordability problem is nearly twice the rate for Native Hawaiian renters on Maui and Kauai. The share of Native Hawaiian owners with an affordability problem on Hawaii is actually a bit smaller than that of similar Native Hawaiians living in the other two counties.

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[32] Participation in housing programs by Native Hawaiians varies. For example, Native Hawaiians represent 22 percent of all public (federal and state) housing tenants and 29 percent of all section 8 certificate and voucher recipients.

[33] This figure is calculated using the Census PUMS for households with a Native Hawaiian head only, which is the definition used in the HHA tabulation. As noted in Section 1 of this report, Urban Institute tabulations presented here are for a somewhat larger population of households with a Native Hawaiian head *or* spouse.

Policy Implications of Identified Housing Needs

Given the extent of housing needs among Native Hawaiians, many of the basic policy implications emulate those for Native Americans on the mainland.

- The unique housing needs of Native Hawaiians require **unique** solutions.
- The diversity of Native Hawaiian housing needs requires **flexible** responses so that limited available public funding assistance may be used with maximum efficiency.
- Public policy should support an environment in which public and private sector resources are used to address the housing needs of Native Hawaiians, as appropriate.

Unique Solutions for Diverse Needs

Native Hawaiian housing needs in Hawaii reflect important differences from non-Natives. Native Hawaiians are less likely than non-Native residents to migrate away from Hawaii in response to a housing problem, more likely to share their households among more than one family, more likely to be supported by the earnings of high school rather than college graduates, more likely to have low or very-low incomes, and more likely to use their income to pay the expenses of a large number of household members.

Given the unique needs and conditions of Native Hawaiians in Hawaii, an optimal housing policy for Hawaii should incorporate the special situation of Hawaii's indigenous peoples in allocating resources to address critical housing needs. For example, the extent of affordability problems found among Native Hawaiian households could be alleviated through community development programs. In this regard, the Office of Hawaiian Affairs has advocated community development in conjunction with increasing the availability of affordable housing. An equally large group of Native Hawaiian households who are impacted by overcrowding could be helped by reducing or eliminating constraints such as a cumbersome regulations and permitting processes, and land use zoning. Some Native Hawaiians may draw on the resources of the Hawaiian Home Lands Trust, which might be used to leverage other assistance more efficiently.

Maximize Flexibility of Government Assistance

An important finding from the companion study of Native American and Alaska Native housing needs is instructive. The two principal HUD programs for assisting Indians are the Rental and Mutual Help programs. Although these programs have been very valuable in helping meet

the housing needs of Native Americans and Alaska Natives, their efficiency has been limited by lack of flexibility. Targeted at low-income households living on trust lands and frequently requiring adherence to regulations more appropriate to urban than to rural housing, these programs have often resulted in inflexible and inefficient requirements.

Despite HUD's recent easing of the regulatory rules for administering its AIAN programs, statutory restrictions remain. Consequently, the study of American Indian and Alaska Native housing needs recommends consolidating and reducing the restrictions of federal programs providing housing assistance to American Indians and Alaska Natives and moving in the direction of relatively unrestricted block grants. The objective is to accord local recipient agencies maximum discretion in using federal funds, enabling them to tailor the form and amount of assistance to specific *local* household need. Similarly, public funds—federal, state, or local—can be used to address the housing needs of Native Hawaiians if appropriate housing agencies (new or existing) are allowed flexibility. It appears that local self-determination of needs may lead to more efficient allocation of resources.

In urban environments such as metropolitan Honolulu, programs that promote homeownership may not be the most efficient way to use housing subsidies. Here the private sector can play an important role because of the presence of both Native and non-Native housing. Housing will become available within the private sector in response to subsidy-augmented demand by low-income households. The obvious policy implication is that direct demand-side assistance through housing vouchers or certificates is likely to be the most efficient approach to addressing housing needs in these areas.

In areas such as the Big Island of Hawaii and the island of Molokai, the problem of housing affordability may be less related to housing cost—housing on those islands is relatively inexpensive compared to housing on Oahu and Maui—than to the need for economic development to generate income to pay for housing construction and infrastructure. In this respect, Native Hawaiians, like Native Americans on the mainland, may find it profitable to use housing construction programs to stimulate other economic activities for Hawaiian communities that are isolated from the state's principal growth centers.

Special needs (disabled, homeless, etc.) populations will require assistance that often cannot be found within the limitations of existing programs. For example, the 6,800 Native Hawaiian renter households (16 percent of all Native Hawaiian households) that are very low income and have one or more housing problems may not be well served by ordinary policies to promote homeownership, even those households that are able to secure a lease on an improved Home Lands homestead. Similarly, most of the 800 elderly Hawaiian renter households are probably not good candidates to assume long-term mortgage obligations, and may need to have

housing needs supplemented by social or medical services. For these households, programs for Native Hawaiians need the flexibility to consider alternative models of housing assistance.

For example, the proposed construction of a *Kupuna* (elderly) housing project on Department of Hawaiian Home Lands in Waimanalo on the island of Oahu may, if its potential is realized, better serve the needs of Home Lands beneficiaries than the typical single-family home that has generally been produced on Home Lands in the past. Creative experimentation with alternative construction materials and building standards may, in some cases, reach populations that would ordinarily be foreclosed from participation in most housing production programs. Though experience in AIAN areas suggests that programs like Mutual Help have many limitations, they may be the most effective— or only—way to serve some populations.

Along with program flexibility, however, must come technical assistance, planning, and accountability. Local administrative entities must have the capacity to develop and operate their own programs, particularly if they are expected to tailor those programs to specific local housing needs. In many cases, this will mean added staff and other resources, added staff training, or added technical assistance.

Identifying local needs, especially long-term need, is not always straightforward and planning is essential. In addition to helping local entities to identify local needs and develop programs to address those needs, a housing assistance/development plan also provides an accountability reference point for assessing how well needs are being addressed. In sum, at the same time that local administrative entities are being provided public financial assistance with minimal restrictions on their use, they must also be given assistance to ensure that they have the necessary capacity to create and operate the programs, and that there are systems to ensure accountability.

Relying on Local Market Intermediaries

An important need in AIAN areas is for local entities to develop and operate effective housing assistance programs with public funds. This need appears to be equally important in meeting the needs of Native Hawaiians. For both the AIAN and the Native Hawaiian populations, local entities are key to linking the public and private housing sectors and to help create a more supportive private housing environment.

Nonprofit housing producers in the U.S. have become important partners in the production of affordable housing, accounting for more than 30,000 units and almost 20 percent of federally assisted housing units constructed each year in the early 1990s. Nonprofits are playing a growing role in leveraging financing from multiple public and private resources, and are increasingly assuming the broader roles of community developers and social service providers, as adjuncts

to their roles as developers of affordable housing. Nonprofits can often serve usefully as intermediaries linking otherwise reluctant private and public financiers and equally wary borrowers.[34]

Using Home Lands More Efficiently

The land trust established for Native Hawaiians with 50 percent Hawaiian ancestry has not lived up to its promise as a source of housing for the beneficiary population. One reason is the poor quality and remote location of many of the lands assigned to the Home Lands inventory. Much of the land inventory is unsuitable for settlement, and costs of infrastructure development are high. In addition, neither the federal government, which established the Home Lands Trust, nor the state of Hawaii, which assumed primary responsibility for the Trust under the terms of the Admissions Act and the State Constitution, has financed the Act with adequate funding.

Recent actions by the state have, however, put significant new resources at the disposal of the Department of Hawaiian Home Lands. The state of Hawaii has recently added 16,000 acres of public land to the inventory of the Department of Hawaiian Home Lands (DHHL). These lands are said to be of significantly better quality and more conveniently located for access to major economic centers than the remaining undeveloped land in the Home Lands inventory. The state has also committed to settle claims about past misuse of Home Lands resources by promising to appropriate $600 million over a twenty year period to the DHHL. These commitments represents a substantial block of resources for potential development. However, how the reallocated resources are used will also have a substantial effect on both the efficiency and the equity by which housing is made available to meet the needs of Native Hawaiians.

The supply of housing in Hawaii for eligible Home Land applicants will be significantly augmented if the 16,000 transferred acres are subdivided into building lots and made available at below-market rates to individual households at the top of the DHHL waiting lists for a homestead lot. Yet, there are inefficiencies and inequities in this system of allocation. Certain homesteaders receive deep subsidies implied in access to an improved house lot, while others do not. Because the numbers of households in need will far exceed the numbers that can be housed on Home Lands, only a relatively lucky few will benefit from the program. Further, targeting of this subsidy is implicitly dependent on ability to make a mortgage payment on the dwelling unit rather than on need for housing.

For many Native Hawaiians, Hawaiian Home Lands stand for more than simply an affordable housing program for currently underhoused Hawaiians. There are legal and political constraints on what the DHHL can do with its resources. It is useful nonetheless to consider

[34] For a discussion of housing non-profits on Guam see Mikelsons, Simonson, and Tatian (1994).

alternative ways in which the Home Lands could be used to maximize efficiency and equity. The DHHL could continue to consider plans to devote a certain portion of its resources to other types of development than the large single family home that has historically been supplied on the Home Lands. For example, development of rental and other multi-family housing may be a more efficient means to meet the needs of some of its beneficiary population. It may also be equitable to adopt a means-test for infrastructure subsidies, in order to target available resources most effectively.

Homestead leases and DHHL infrastructure subsidies constitute a significant potential asset for many Native Hawaiians with unmet housing needs. Yet, because of the high costs of house construction in Hawaii, many low and very low income Native Hawaiians will still face enormous difficulties in financing the construction of a home. State and federal housing assistance targeted to needy populations might be used most effectively if there were maximum flexibility to use them in combination with Home Lands resources, and other trust resources designated for Native Hawaiians through the Office of Hawaiians Affairs and the Department of Hawaiian Home Lands. Channeling resources through one or more locally based institutions with the capacity to administer funds may be the most effective way to accomplish this purpose.

Summary

This report has documented a unique set of Native Hawaiian housing needs. These needs differ by location and intensity. The foremost need that this report identified—unique to the Native Hawaiian population—is severe overcrowding. Remedies to address this type of housing problem are different than the ones used to address other problems. The burden of addressing this need is unlikely to come from one single source.

As with policy prescriptions for AIAN housing, it is vitally important that programs be administered flexibly, with program assistance tailored to the particular needs of the locality and necessary levels of training and technical assistance. Home Lands will not solve all housing needs of Native Hawaiians. Most Native Hawaiians are likely to have to look to the private housing market to meet their immediate needs. It is important, therefore, not only that the Home Lands be used to provide housing as efficiently and equitably as possible, but that Native Hawaiians with serious housing needs be matched with appropriate public and private housing services. Indeed, there is a need to link housing, infrastructure, and economic development options in the local planning effort to address the diverse housing needs of Native Hawaiians.

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ANNEX A

TECHNICAL DOCUMENTATION

CONFIDENCE INTERVALS AND SIGNIFICANCE TESTS

This annex describes the method of computing confidence intervals for the data presented in tables of this report, and for computing tests of the statistical significance of the difference between two proportions for two different groups. The annex also includes two tables which report confidence intervals for the data presented in Tables 5.1 and 5.2, which report the number and proportion of households that experience housing problems in Hawaii. These tables are presented so that the reader can judge the precision of the estimates that are presented throughout the report.

The discussion draws on the methods for calculating approximate confidence intervals and testing the significance of differences in proportions that are recommended by the Census Bureau for use with Census data. U.S. Bureau of the Census (1992: Appendix C) describes these methods, and contains the equations used to calculate the confidence intervals and significance tests, as well as tables with information necessary for calculations for data for the state of Hawaii.

Confidence Intervals

This report presents numerous tabulations of data from responses to the United States Census by a random sample of households in Hawaii in 1990. Because the data are from a sample of a population, the estimated proportions and totals may vary because of sampling error. While data are reported as a single point estimate (absolute number) for ease of presentation, it is better to think of the point as the center of a range of values in which it is likely that the true value that is being estimated falls. It is possible to use statistical theory to estimate the size of this range, which is called a confidence interval.

Confidence intervals vary in size for a number of reasons. The most important factor affecting the size of a confidence interval is the size of the sample from which the estimate is

made. Where a sample is large, confidence intervals are small and estimates are precise. When a sample is small, confidence intervals can be quite large, and estimated proportions and totals may be misleading. Therefore conclusions based on sample data must take into consideration how large a sample was surveyed.

The Census surveys containing information about social, economic and housing characteristics contain data from a very large sample—about 1 in 7 people who lived in Hawaii in 1990 responded to each question. However, because the analysis is presented for some small sub-groups and geographic areas, some estimates may be imprecise. For example, estimates are more precise for non-Natives than for Natives, and are more precise for Honolulu city than for the Home Lands.

Some of the data included in this report were derived from a Census PUMS (what the report sometimes refers to as microdata) file rather than from the special tabulations prepared by the Census Bureau. The PUMS is a smaller random sample drawn from the same datafile that was used to prepare the special tabulations. Because of the smaller sample size, estimates from the PUMS are somewhat less precise than are estimates from the special tabulations.

Table A.1 shows values that can be used to construct 95 percent confidence intervals (or the statistical reliability), for the data in Table 5.1, which reported the incidence of housing problems for Natives and non-Natives by area and tenure. "Ninety-five percent" refers to the level of confidence that the data user can feel that the interval identified contains the true value.

The way to use this table is to add and subtract the value in the table to the value in the corresponding cell in Table 5.1. The two resulting values are the two end points of the confidence interval. This use may best be illustrated by an example. The first cell in Table 5.1 shows that 17 percent of owner Native Hawaiian households in the state of Hawaii experienced an affordability problem. The corresponding cell in Table A.1 shows a value of 1.3. Thus the confidence interval for this estimate is from 15.7 to 18.3. This is a very narrow interval, suggesting that the estimate of 17 percent is probably quite close to the true value.

Inspection of the table shows that intervals tend to be quite narrow for most cells in the table. For most cells in the table, the confidence interval lies within +/- 3 percentage points of the estimated values. Intervals are larger for Native Hawaiians living in two environments—the Hawaiian Home Lands and "balance state rural". The relatively small population bases in these areas mean that estimates for these populations are necessarily a little less precise.

Confidence intervals for most tables in the report are of the same order of magnitude as those that appear in Table A.1. for Native Hawaiians. Interval values for non-Natives from the special tabulations are extremely narrow, rarely exceeding 2.

TABLE A.1
VALUES FOR 95 PERCENT CONFIDENCE INTERVALS
NATIVE HAWAIIAN AND NON-NATIVE HOUSEHOLDS WITH A HOUSING PROBLEM, 1990
(PERCENTAGE OF HOUSEHOLDS)

		Honolulu County					
	Total	Home Lands	Central City	Balance County	Balance State Urban	Balance State Rural	Balance State Total
NATIVE HAWAIIANS							
Owner							
Affordability Only	1 3	2.9	3 1	2.2	2.7	3 6	2.1
Affordability & Other	0 6	1.5	1.2	1.2	1.4	1.6	1.1
Subtotal	1 4	3.2	3 2	2 4	3.0	3.9	2.4
Facility	0 5	1.8	1.3	0.8	1.1	2 5	0.9
Overcrowding	1 4	5 2	2.7	2 2	2.9	4 8	2.5
One or More Problems	1.7	5 4	3.8	2.7	3.5	5 5	3 0
Renter							
Affordability Only	1.5	12.0	2.8	2.5	3.3	4.9	2.7
Affordability & Other	1 2	8 6	2 2	2.3	2.2	3 3	1.8
Subtotal	1 8	13.9	3 2	3 0	3 6	5 6	3 0
Facility	0 7	11.7	1.1	0 9	1.5	3.7	1.4
Overcrowding	1 7	16.8	3 1	3.0	3 4	6 0	2 9
One or More Problems	1 8	15 8	3 2	3 0	3 7	6 4	3 2
Total							
Affordability Only	1.0	2 9	2 1	1 7	2 2	3 0	1.7
Affordability & Other	0 7	1 4	1.5	1.2	1 3	1 7	1.1
Subtotal	1 1	3 2	2 4	1 9	2 3	3 3	1.9
Facility	0 4	1.8	0 7	0 6	0.7	2 0	0 8
Overcrowding	1 1	5.0	2 2	1 8	2 3	3.8	2 0
One or More Problems	1 3	5.1	2 6	2 0	2 6	4.3	2.2
NON-NATIVE							
Affordability Only	1 0		1.7	1 7			1 8
Affordability & Other	0 3		0 6	0 7			0.7
Subtotal	1 0		1.7	1 8			1 9
Facility	0 4		0 6	0 6			0 7
Overcrowding	0 8		1 2	1 4			1 4
One or More Problems	1 2		1 9	1 9			2 2
Renter							
Affordability Only	1 2		1 8	2.1			2 8
Affordability & Other	0 6		1 0	1 1			1 3
Subtotal	1 3		1 9	2 2			2 9
Facility	0 5		0 7	0 7			1 4
Overcrowding	1 0		1 5	1 7			2 0
One or More Problems	1 4		2 0	2 3			3 0
Total							
Affordability Only	0 8		1 3	1 3			1.5
Affordability & Other	0 4		0 6	0 6			0 6
Subtotal	0 8		1 3	1 4			1 6
Facility	0 3		0 4	0 5			0 8
Overcrowding	0 6		1 0	1 1			1.1
One or More Problems	0 9		1 4	1 5			1 8

To compute confidence intervals for Table 5 1, add and subtract values in this table to corresponding entry in Table 5 1

Confidence intervals can be constructed for population totals as well as for estimates of proportions. Table A.2 shows values to be used to construct 95 percent confidence intervals for the estimates of the number of Native Hawaiian households who have a housing problem of various kinds. Again, the table confirms that the intervals are relatively narrow.

Testing for the Significance of the Difference Between Proportions

This report frequently compares two groups to see whether the they are different with respect to some variable or characteristic, such as the proportion of households that experience

TABLE A.2
VALUES FOR 95 PERCENT CONFIDENCE INTERVALS
NATIVE HAWAIIAN HOUSEHOLDS WITH A HOUSING PROBLEM, 1990
(NUMBER OF HOUSEHOLDS)

		Honolulu County			
	Total	Home Lands	Central City	Balance County	Balance State Urban	Balance State Rural
NATIVE HAWAIIANS						
Owner						
Affordability Only	324	69	135	229	153	76
Affordability & Other	145	37	48	108	69	37
Subtotal	354	75	143	253	167	84
Facility	86	40	40	41	40	50
Overcrowding	361	130	117	236	163	108
One or More Problems	485	139	179	327	224	136
Renter						
Affordability Only	351	37	209	195	180	88
Affordability & Other	266	37	150	179	112	55
Subtotal	438	37	256	264	211	104
Facility	149	40	72	72	77	70
Overcrowding	430	55	240	271	191	118
One or More Problems	560	67	321	335	266	152
Total						
Affordability Only	475	77	248	299	234	116
Affordability & Other	302	52	158	209	131	66
Subtotal	559	83	292	362	266	133
Facility	172	56	83	83	87	85
Overcrowding	556	136	267	356	249	159
One or More Problems	730	145	365	461	342	200

To compute confidence intervals for Table 5.2, add and subtract values in this table to corresponding entry in Table 5.2

a housing problem. In making such comparisons using sample data, the data user must be concerned about the possibility that differences that appear in the data are a result of sampling variability rather than real differences between the two groups.

It is possible to adapt the logic used to construct confidence intervals to test to see whether it is likely that sampling variability alone is the reason for a difference between two proportions. Table A.3 illustrates the method by testing for the statistical significance of the differences in the proportion of Native Hawaiian and non-Native households in Hawaii that experience each kind of housing problem.

The first row of the table compares the differences in the proportion of households that experience an affordability problem only. In this case, the difference between the two groups is 5 percentage points. A 95 percent confidence interval for this difference is computed. This interval ranges from -6.3 to -3.7 percentage points. The interval does not include "0", so we can be confident that sampling variability is not the reason for this difference.

Again, the confidence intervals that appear in this table are quite narrow, because of the relatively large size of the Census sample. When all Native Hawaiian households in the state are compared to all non-Native households in the state, a difference as small as two percentage points may be statistically significant. This is the case even when the data for non-Natives are taken from the Census PUMS rather than the special tabulations, as in this example. For most comparisons involving Natives and non-Natives, very small percentage differences prove to be statistically significant, except when the comparison is drawn to small populations, such as Native Hawaiians living on Home Lands.

TABLE A.3
TEST FOR SIGNIFICANCE OF DIFFERENCE IN PROPORTIONS
HOUSEHOLDS WITH HOUSING PROBLEMS
NATIVES HAWAIIANS AND NON-NATIVES

Housing Problem	Native Hawaiians	Non Natives	Difference	Confidence Interval	Statistically Significant
Renter/Owner					
Affordability Only	20	25	-5	-6.3 to -3.7	Yes
Affordability & Other	8	4	4	3.2 to 4.8	Yes
Subtotal	28	29	-1	-2.4 to 0.4	No
Facility	2	2	0	-0.4 to 0.4	No
Overcrowding	28	13	15	13.7 to 16.3	Yes
One or More Problems	49	38	11	9.5 to 12.5	Yes

ANNEX B

HOUSING CHARACTERISTICS OF NATIVE HAWAIIANS ON THE MAINLAND

Access to the Census microdata file (PUMS) allowed us to identify Native Hawaiians households who lived on the mainland in 1990. About 32,000 households who identified themselves as Native Hawaiians (either head of household or spouse) on the Census questionnaire lived on the mainland. A little less than half of these households lived in the state of California.

It is worth noting the housing characteristics of those Native Hawaiians who chose to migrate to the mainland. Are their housing circumstances any better than are those of Hawaiians who live in Hawaii? From the analysis presented in Section 3 of this report, we noted the relative youth of the Native Hawaiian population living in Hawaii. Tabulations of Census data (tables not shown) reveal that households who chose to migrate to the mainland are even younger than those who stay in Hawaii. They are also slightly better educated, choosing employment opportunities among the white collar professions. Mainland Hawaiian households form smaller households than Native Hawaiians in Hawaii.

Table B.1 shows housing problem indicators for Native Hawaiians residing on the mainland in 1990. These indicators are similar to the ones available in the special tabulations for Hawaiians residing in Hawaii used by this report to identify housing need. About 42 percent of all mainland Native Hawaiians have one or more housing problems compared to about 49 percent for Native Hawaiians in Hawaii. These rates also differ by tenure. For mainland owner Hawaiians, the incidence of housing problems is considerably less than for renter households. Compared to Native Hawaiians residing in Hawaii who own their homes, mainland owners are less likely to experience housing problems. There is about a 10 percentage point difference in the incidence of one or more housing problems between owner households of mainland Hawaiians and Native Hawaiians in Hawaii. The disparity in the incidence of having one or more housing problems among renter households is even greater—about 12 percentage points separate these two groups.

TABLE B.1
HOUSING PROBLEMS OF NATIVE HAWAIIANS RESIDING ON THE MAINLAND, 1990

	Renters	Owners	Total
Percent			
Affordability Only	29	22	26
Affordability Plus Other	8	3	5
Subtotal	36	25	30
Facility	2	0	1
Crowding	17	7	12
One or More Problems	46	29	42
Number of Households			
Affordability Only	4,575	3,513	8,088
Affordability Plus Other	1,199	434	1,633
Subtotal	5,774	3,947	9,721
Facility	285	47	332
Crowding	2,666	1,060	3,726
One or More Problems	8,680	4,620	13,300

Source: 1990 PUMS

We would also expect to see differences in the type of housing problems between mainland Hawaiians and Native Hawaiians on Hawaii given that their household characteristics are different. Data presented in Table B.1 clearly show that the mainland Hawaiians are not nearly as likely to live in overcrowded housing conditions. About 28 percent of Native Hawaiians who live in Hawaii experience overcrowding while only 12 percent of mainland Hawaiians experience overcrowding. Similar disparities exist for each tenure type between the two groups for the overcrowding indicator. On the other hand, mainland Hawaiians are more likely to experience affordability problems than are Native Hawaiians in Hawaii (30 percent versus 28 percent). For renter households, in particular, the affordability problem is severe; about 36 percent experience an affordability problem. Though facility problems are not much of a problem in ether living environment, Native Hawaiians in Hawaii experience them slightly more than those on the mainland.

Table B.1 also shows the number of households with a housing problem by type and tenure for Hawaiians on the mainland. About 13,300 households on the mainland experience one type of housing problem compared to 20,500 Native Hawaiians living in Hawaii. There are about twice as many owner households in Hawaii (8,700 households) with one or more housing problems than there are on the mainland (4,600 households). As discussed earlier, there are proportionately fewer households on the mainland with an overcrowding problem than there are in Hawaii. When these proportions are applied to the Native Hawaiian population base, we find that about 3,700 households live in overcrowded housing on the mainland compared to 11,580 Native Hawaiian households who live in Hawaii.

Summary

Housing conditions differ for those Native Hawaiians who chose to migrate to the mainland. The market conditions found in Hawaii are not the same as the ones on the mainland. Therefore, housing problems for Native Hawaiians are also different. Native Hawaiians on the mainland experience greater affordability problems than those living in Hawaii and have fewer overcrowding problems.

ANNEX C

VARIABLE THRESHOLD INDEX OF AFFORDABILITY

The analysis of the housing problems of Native Hawaiians presented in section 5 of this report uses a conventional fixed-share of income measure to determine housing affordability for households. This annex reports the results of an analysis using an alternative—variable threshold index—to measure affordability problems. We begin by discussing the reasons that a variable threshold index is useful to help understand Native Hawaiian housing needs, describe the variable index itself, and then discuss our findings.

PURPOSE FOR USING THE VARIABLE THRESHOLD INDEX

In recent years, housing analysts have used a method that computes a fixed share of income deemed adequate for housing costs to measure an affordability problem. A household that spends more than 30 percent of its gross income on housing is said to have an affordability problem. This index has a number of virtues. Most importantly, it is relatively easy to compute and understand. Another advantage is that some HUD and local housing assistance programs use a fixed-share threshold to determine eligibility and set benefit limits. Therefore, by using a fixed-share affordability measure access to housing programs is easily measured.

However, the method of applying a fixed percentage of income to measure affordability has limitations. Expenditure patterns vary by households, as do incomes. Therefore, not all households have the same ability to spend a given percentage of income toward housing and meet other basic consumption needs.

Two factors in particular affect housing affordability: the amount of household income, and the size of the household. As household income goes up, a household is better able to afford

to spend a given portion of its income on housing costs. For example, it might reasonably be suggested that a 30 percent-of-income burden for renter costs for a household with $25,000 yearly income should pose more of a public policy concern than a similar fixed share of income burden for a household with an annual income of $100,000. Similarly, it seems reasonable to suggest that a fixed share of income is more burdensome for large households than for small. For example, a married couple with three children will tend to have higher non-shelter expenses for basic necessities than a single individual with the same income.

Two substantive findings about the economic context of housing need in Hawaii led the study team to explore the implication of these concerns using a variable threshold measure of affordability. One of these was simply the high cost of housing in Hawaii. It seemed likely that the fixed-share measure classified some higher income households as having an affordability problem. It also seemed a plausible hypothesis that this might affect comparisons between groups, because non-Natives were over-represented at high incomes levels compared to Native Hawaiians. The other relevant finding was that Native Hawaiians had larger household sizes and were more likely to pool income from multiple workers, as discussed in section 3. If the argument that large households are more burdened by spending equal shares of income on housing at given income levels is accepted, then it is a likely that Native Hawaiians are more burdened by high housing costs that are non-Natives in ways that were not captured by the fixed-threshold measure.

COMPUTING A VARIABLE THRESHOLD AFFORDABILITY MEASURE

These considerations led the study team to explore these issues further by computing a second, variable threshold measure of a housing affordability problem developed by Stone (1989 1993).[1] This measure uses a sliding scale to define a household as having an affordability problem when its housing expenses leave the household unable to pay for other basic needs based on a frugal standard of consumption. Calculating such a sliding scale of affordability requires estimates of a household's non-shelter budget requirements. The steps in the computation are as follows:

- Estimate each household's after-tax income by applying federal and state tax tables to reported income.

[1]Analysis in this annex is modified for Hawaii from template spreadsheets supplied to the study team by Michael Stone. The justifications and assumptions of the analysis are discussed in detail in Stone (1993).

- Estimate a summary standard of consumption needs for all items other than housing, as a function of household size and type, for the market area in which the family lives.

- Subtract the cost for these "non-shelter" needs from after tax income. The remaining sum is what the household can afford to pay for shelter. A household is said to have an housing affordability problem when its spending on housing exceeds this threshold, leaving it unable to pay for the estimated non-shelter needs.

To estimate consumption, Stone proposes using updated estimates from hypothetical family budgets that were formerly prepared by the Bureau of Labor Statistics (BLS) for a number of market areas in the United States, including Honolulu county. The BLS estimated a lower, intermediate, and high budget series. Using the lower series gives a conservative estimate of what a family with a limited income might spend in a year. The family budget program was ended in 1981, but the estimates can be updated using detailed components of the consumer price index, which is the same method the BLS used when it maintained the series.

The BLS prepared estimates of consumption for two family types: a non-elderly family of four, and a two person elderly family. Table C.1-C.3 shows the expenditure patterns that the BLS estimated for these family types in 1981, and the updated estimates of expenditures in 1990 using the CPI.

The last step in computing the affordability thresholds is to use the estimated consumption needs for the two family types for which the BLS prepared budgets to estimate the needs of other household types. This is done using a set of equivalency factors developed by the BLS. This creates an estimate of non-housing budget needs for each household. This variable figure is the threshold that is used to define a housing affordability problem. A household is said to be unable to afford what it pays for housing when its housing costs leave it unable to meet these minimal non-shelter needs.

NATIVE HAWAIIAN HOUSING PROBLEMS USING THE VARIABLE THRESHOLD INDEX

Our analysis using the fixed threshold index—reported in Section 5—showed that Native Hawaiian households experience both relatively high rates of affordability problems *and* very high rates of overcrowding. As explained earlier, a high percentage of Native Hawaiian households live with subfamilies and pool income from multiple workers in response to housing affordability problems. Tabulations of Census microdata (PUMS) also show that 41 percent of Native

TABLE C.1
FOUR PERSON BLS LOWER BUDGET UPDATED TO 1989
HONOLULU

	Budget Cost Autumn 1981	CPI 9/81	CPI 9/89	Percent Change	Budget Cost Autumn 1989
Food Total = Food and Beverages	$6,108	94.2	128.1	35.99	$8,306
H.H. Furnishings and Operations	$851	92.8	125.8	35.56	$1,154
Transportation	$1,288	97.6	123.9	26.95	$1,635
Clothing = Apparel and Upkeep	$1,042	97.5	104.3	6.97	$1,115
Medical	$1,583	85.8	142.7	66.32	$2,633
Other Family Consumption = Entertainment	$749	91.0	124.3	36.59	$1,023
Personal Care + Other Items = Other Goods and Services	$1,164	86.3	146.1	69.29	$1,971
Total Other Non-Shelter	$12,785				$17,836
Rent		95.0	143.4	50.95	
Other Rental Costs		78.1	136.3	74.52	
Fuel + Utilities		102.2	90.9	-11.06	
Shelter	$3,171			46.43	$4,643
Total Budget Cost (excl. taxes)	$15,956				$22,479
Weights for computing Shelter CPI Increase:					
Rent		9.719	0.766		
Other Rental Costs		1.477	0.116		
Fuel + Utilities		4.411	0.117		
CPI Shelter		33.258			

TABLE C.2
ELDERLY COUPLE BLS LOWER BUDGET UPDATED TO 1989
HONOLULU

	Budget Cost Autumn 1981	CPI 9/81	CPI 9/89	Percent Change	Budget Cost Autumn 1989
Food Total = Food and Beverages	$3,003	94.2	128.1	35.99	$4,084
H.H. Furnishings and Operations	$727	92.8	125.8	35.56	$986
Transportation	$782	97.6	123.9	26.95	$993
Clothing = Apparel and Upkeep	$260	97.5	104.3	6.97	$278
Medical	$1,111	85.8	142.7	66.32	$1,848
Other Family Consumption = Entertainment	$327	91.0	124.3	36.59	$447
Personal Care + Other Items = Other Goods and Services	$595	86.3	146.1	69.29	$1,007
Total Other Non-Shelter	$6,805				$9,642
Rent		95.0	143.4	50.95	
Other Rental Costs		78.1	136.3	74.52	
Fuel + Utilities		102.2	90.9	-11.06	
Shelter	$2,383			46.43	$3,489
Total Budget Cost (excl. taxes)	$9,188				$13,132
Weights for computing Shelter CPI Increase:					
Rent		9.719	0.766		
Other Rental Costs		1.477	0.116		
Fuel + Utilities		4.411	0.117		
CPI Shelter		33.258			

TABLE C.3
UPDATED BUDGETS AND AFTER TAX AFFORDABILITY THRESHOLDS, 1989
HONOLULU

Household Type	Equivalency Factor	Total Budget	BLS Shelter Cost	After Tax Affordability Threshold
1-person Elderly	0.392	$8,803	$3,489	$5,314
2-person Elderly	0.584	$13,132	$3,489	$9,642
1-person Non-Elderly	0.400	$8,992	$3,489	$5,502
2-person Non-Elderly	0.570	$12,813	$3,489	$9,324
3-person Non-Elderly	0.800	$17,983	$4,643	$13,340
4-person Non-Elderly	1.000	$22,479	$4,643	$17,836
5-person Non-Elderly	1.200	$26,975	$4,643	$22,332
6-person Non-Elderly	1.450	$32,595	$5,797	$26,798

Hawaiian households with one worker have a housing affordability problem, compared to only 8 percent of households that pool income from three or more workers. In addition, it was revealed that the incidence of subfamilies among Native Hawaiian households actually increased from 1980 to 1990, while the incidence of subfamilies for non-Natives decreased.

Together, these analyses showed a close connection between the high costs of housing in Hawaii, the tendency of Native Hawaiians to form large multi-generational households, and the resulting problems of both affordability and crowding. Use of the variable threshold indicator amplifies this finding, and shows that because of its limitations the fixed threshold index may be understating the problem of affordability experienced by Native Hawaiian households, as well as the extent of overlap between crowding and affordability problems.

Table C.4 shows the distribution of housing problems according to both the variable threshold method and the fixed share method. Applying the variable threshold method does not drastically increase the overall incidence of housing problems for either Native Hawaiians or non-Natives. Based on the variable threshold method, about 51 percent of all Native Hawaiians and 37 percent of all non-Natives experience a housing problem. The incidence of housing problems drops slightly for non-Natives and increases by only 2 percentage points for Native Hawaiians.

The key housing problem that the variable threshold method is intended to address is affordability. Under this method, the affordability problem for Native Hawaiians increases to 35

TABLE C.4
HOUSING PROBLEMS-VARIABLE THRESHOLD AND FIXED SHARE
NATIVE HAWAIIANS AND NON-NATIVES, 1990

	NATIVE HAWAIIANS		NON-NATIVES	
	Variable Threshold	Fixed Share	Variable Threshold	Fixed Share
Owner Households				
Affordability Only	16	17	14	20
Affordability & Other	7	3	3	2
Subtotal	22	21	17	22
Facility	1	1	1	1
Overcrowding	21	21	11	11
One or More Problems	39	39	25	31
Renter Households				
Affordability Only	30	23	32	30
Affordability & Other	20	13	9	6
Subtotal	50	36	41	36
Facility	4	4	3	3
Overcrowding	35	35	16	16
One or More Problems	67	60	50	48
Total				
Affordability Only	23	20	22	25
Affordability & Other	13	8	6	4
Subtotal	35	28	28	29
Facility	2	2	2	2
Overcrowding	28	28	13	13
One or More Problems	51	49	37	38

Source: Urban Institute Tabulations

percent for a difference of 8 percentage points from the one reported for Native Hawaiians using the fixed share method. For non-Natives the incidence of affordability problems is lower than for Native Hawaiians but almost the same as the one calculated using the fixed share method. However, for renter households the differences are greater. Under the variable threshold method, about 50 percent of Native Hawaiian renters experience an affordability problem, in contrast to 36 percent under the fixed share method. The difference is not so pronounced for non-Natives.

By contrast non-Native Owners have a significantly lower incidence of the affordability problem using the variable threshold measure (17 percent) instead of the fixed share measure. This may be because the fixed share measure classifies some high income non-Native homeowners living in expensive housing as being unable to afford their housing, while the variable threshold measure discerns that these households have sufficient remaining income to pay for non-shelter needs.

The variable threshold affordability indicator calls particular attention to the dual problems of overcrowding and affordability. Using the variable threshold scale, 13 percent of all Native Hawaiian households are classified as having both an affordability problem and some other problem–most often, a crowding problem. What appears to be happening is that large households with pooled income are treated under the fixed share affordability measure as if they have exchanged affordability for overcrowding. In contrast, because the variable threshold method uses a sliding scale based on household size, the shelter poverty measure identifies many of these larger households as having an affordability problem *as well as* an overcrowding problem. The primary implication of this analysis is that the conventional fixed-threshold measure of the housing affordability problem understates the true incidence of this problem because of the tendency of Native Hawaiians to form large, multi-family households.

ANNEX D

HOUSEHOLD PROJECTIONS

Projections of Native Hawaiian household formation from 1990 to the year 2000 were made using cohort components and the headship method. The model to make these projections included assumptions about the redistribution of the population by migration in order to assign household formation to one of four sub-areas: Honolulu county, Hawaii county, Maui or Kauai Counties, and the United States mainland. These regions were chosen to correspond to areas for which migration patterns for the 1985 to 1990 interval could be studied using Census PUMS.

The steps in the projection were:

- Survive the 1990 Census Native Hawaiian population by 5-year age cohort to 1995 and to 2000.
- Redistribute the population among the four areas according to migration rates calculated from Census PUMS for 1985 to 1990 by age and area.
- Assign householder status as a function of age cohort within area. Also assign status of Native Hawaiian spouse of non-Native householder, to maintain equivalence to Native Hawaiian household definition used throughout the study.
- Compute household counts as the total of householders and qualifying spouses.

The data about the age-by-region distribution of the Native Hawaiian population in 1990 were taken from complete count data published by the U.S. Bureau of the Census (1992).

Rates of survival by age cohort were taken from those found in the United States, all races, taken from vital registration data for 1990. (U.S. National Center for Health Statistics 1994: Table 6.1). Gender differences were ignored and no attempt was made to assign differential mortality by race or ethnicity. Estimates of different survival rates for this relatively young population over a short time period make little difference to the projections.

Migration and distribution to householder (or qualifying spouse status) were calculated from an extract from the 1990 Census PUMS-A (U.S. Bureau of the Census 1993). This extract included a sample of all persons living in a household with a Native Hawaiian (by race or ethnicity) regardless of location.

Migration flows can vary sharply from period to period, so 1985 to 1990 period assumptions may not be appropriate for the decade of the 1990s. However, it seemed plausible that gross migration flows would continue as they had in this period, because these flows to regions in Hawaii in this period mirrored known patterns of long-term growth that have continued after 1990. It was also assumed that age structure in conjunction with ecological differences between regions would create a certain stability in migration rates in the face of short term fluctuation of economic conditions. For example, it seemed likely that there would be continuing relatively large migration flows of young persons in their late teens and twenties from the other islands of Hawaii to the metropolitan county of Honolulu. It also appeared to be likely that a small net migration balance favoring gradual redistribution of Hawaiians to the U.S. mainland would continue. The 1985-1990 data, in spite of their limitation, captured many such patterns that seemed reasonable on the basis of previous research about migration (Long 1988; Fuguitt, Brown and Beale 1989). No ready alternative set of assumptions about migration patterns presented itself.

Assumptions about headship rates by age were drawn from the observed rates for 1990. This is a critical assumption, and one that may well be unrealistic. It is likely that the headship rate for Native Hawaiians changes over time in response to continuing changes in family structure, as it has recently for other populations (Sweet 1990). The direction of this change is not easy to predict. In Hawaii, the supply of housing may well be an important determinant of the headship rate. For this reason, we assumed a constant headship rate would create a useful baseline projection of future growth based on observed current patterns of demand for householder status.

Implications of the Model

By using these simple assumptions, the model projects relatively rapid growth for the Native Hawaiian population between 1990 and 2000—about 13,000 new households in Hawaii from an observed base of about 43,000 in 1990. This result implies for a growth rate that was

much higher than that observed between 1980 and 1990 (13 percent). More rapid growth is projected to occur between 1990 and 1995 than later in the decade.

Part of the reason for the rapid projected growth rate is the youthfulness of the age pyramid for Native Hawaiians in 1990. This implied that in the 1990s many Hawaiians would be moving into a part of the life cycle in which many individuals marry and form new households. Another factor is that high intermarriage rates for Hawaiians imply steady growth of the number of households with a Native Hawaiian spouse. Finally, assumptions about regional redistribution of population led to projections of movement to places were age-specific headship rates for Hawaiians were higher, such as the U.S. mainland and Hawaii county, and away from places where these rates were lower, such as Honolulu county. The high growth rate projected by the model may prove unrealistic, in part, because the supply of appropriate housing units in Hawaii may not be sufficient to meet the demand. Many Native Hawaiians may be led to postpone marriage, live with a parent after marriage, or move to the mainland, because of the unavailability of affordable housing in Hawaii.

ANNEX E

PROBABILITY OF HOMEOWNERSHIP FOR NATIVE HAWAIIANS

Data about tenure type in Hawaii indicate that Native Hawaiians have a preference for homeownership. Certainly, their preference for single-unit structures seems to indicate a strong desire to become homeowners. Home-ownership can be an attractive investment, particularly in an environment of rapid house appreciation that like experienced in Hawaii in the 1980s.

Housing analysts have always viewed household tenure choice in the context of a broader market. Tenure choice can be best understood as a household's demand for housing. There are many reasons why a household chooses homeownership over renting. Researchers have empirically tested many of these through a tenure choice model.[1] Tenure status is determined by both household characteristics and external factors. Researchers have tested different theories by specifying tenure choice models that estimate the demand for homeownership.

To better understand the patterns of homeownership by Native Hawaiians, it is useful to understand the relationship between the characteristics of group members and the decision to own rather than rent a home. Most empirically tested tenure choice models have estimated the probability of homeownership based on key characteristics of households and external factors that relate to costs of owning and renting.

The data we used to estimate the relationship between homeownership and household characteristics and relative prices came from the 1990 PUMS file. These data were ideally suited for this estimation process because since they contain a comprehensive set of household and housing characteristics. One equation was estimated using sample data from the PUMS for all residents of Hawaii. Specification of the variables that entered in the model relied on previously tested explanations of tenure choice. The following tenure choice model was specified:

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[1] For a discussion of the empirical literature see M.A. Turner and Kirkman O'Neal (1986).

Probability of Homeownership = f(Households: Size, Age, Marital Status, Income, Mobility, Relative Price of Owner Occupied and Renter Occupied Housing, and Whether Household was Native Hawaiian)

The relationship between each variable and tenure status was estimated using the LOGIT methodology. LOGIT is a multivariate regression technique that measures the strength of the relationship between a variable of interest such as tenure choice, and other variables believed to explain the occurrence of the variable of interest. This method is employed when the dependent variable is a matter of choice between two distinct alternatives. Once the relationship is estimated using the LOGIT, one obtains coefficients with which to estimate the probability of homeownership for a household for any specified set of characteristics.

Table E.1 shows the distribution of Native Hawaiian and non-Native households on the variables that are used to predict homeownership. All variables that entered into the equation except for age of head and relative price ratio were coded with a 1 if the trait was present and 0 otherwise. The variable persons per household was used to measure the size of the households broken into four discrete groups (one, two-three, four-seven, and eight or more). Mobility was defined by the Census question that asks if the respondent had moved within the past five years. The relative price variable was defined as the ratio of the average house price in the area to the average rent for the area where the household resided. A dummy variable was

TABLE E.1
CHARACTERISTICS OF HOUSEHOLDS
NATIVE HAWAIIAN AND NON-NATIVE, 1990

	NATIVE HAWAIIANS	NON-NATIVES
Persons Per Household (Pct)		
One	8	17
Two-Three	39	51
Four-Seven	48	30
Eight or more	5	2
Total	100	100
Head Married (Pct)	69	62
Lived in Hawaii in 1985 (Pct)	97	86
Income above area Median (Pct)	37	55
Mean Age of Head	46	51
Relative Price Ratio	298	311
Number of Households in Sample	2,125	13,818

Source: Tabulations of Census Microdata

used to specify if the head or his/her spouse self-identified themselves as Native Hawaiian status (2,125 households out of 15,943 households).

Distributions in Table E.1 show that both Native Hawaiians and non-Natives have some characteristics that make them more likely to be owners, and other characteristics that make them more likely to be renters. For example, income is usually associated with homeownership because the tax incentives that are associated with mortgage borrowing are more valuable with increasing income. As people get older they are more likely to want to be homeowners as long as they have a growing interest in building equity. Non-Natives have higher incomes and are older, and thus should be more likely to own than Natives. On the other hand, Natives are more likely to live in large family households and are much more likely to have a long-term commitment to residence in Hawaii (indicated by whether they lived in Hawaii in 1985). The effect of these variables is to increase the probability of homeownership for Natives compared to non-Natives.

Table E.2 shows the estimated models predicting probabilities of homeownership. Results are converted to probabilities for households that have a given characteristic, and these are compared to those for households that are otherwise the same but which lack the characteristic in question, at the average value for other variables in the model. For example, the model predicts that 67 percent of married-couple households will own a home, while only 48 percent of all other household types will be owner households.

All effects in the model are in the expected direction: having income above the median, having greater numbers of persons in household, being a married-couple household, being older, and maintaining residence in Hawaii since 1985 are all associated with owning a home. As the cost of owning rises relative to the cost of renting, the probability of homeownership goes down. Many of the effects are large. Particularly noteworthy is the much higher probability of homeownership for households that lived in Hawaii in 1985 compared to those that did not. The model suggests that there is a difference of 33 percentage points in the probability of homeownership between these two groups.

The results of this logistic regression equation show that when the effects of each characteristic were controlled for, a Native Hawaiian household is much *less* likely (by 11 percent) to be homeowner than a non-Native household. This finding may well reflect further economic differences between the two groups that were not controlled for in the model, such as the amount of savings and expected lifetime earnings.

TABLE E.2
PROBABILITY OF HOMEOWNERSHIP FOR NATIVE HAWAIIAN AND NON-NATIVES, 1990
RESULTS FROM LOGISTIC REGRESSION MODEL

Characteristic	Log Odds	Standard Error	Probability with Characteristic	Probability without Characteristic	Difference
Intercept	-1.241	0.175			
Income Above Median	1.387	0.043	75%	42%	32%
2-3 Persons*	0.442	0.061	57%	46%	11%
4-7 Persons*	0.984	0.073	70%	46%	23%
8+ Persons*	1.308	0.141	76%	46%	30%
Married	0.780	0.048	67%	48%	19%
Age**	0.043	0.001	60%	43%	18%
Lived in Hawaii 1985	1.372	0.060	64%	31%	33%
Relative Price***	-0.011	0.000	60%	49%	11%
Native Hawaiian	-0.457	0.056	50%	62%	-11%

n=15943; All coefficients significant with p < 0001
-2 log likelihood 16,632 697
Chi-square for covariates 4,808 877 (9 degrees of freedom)
Probabilities estimated at mean values for other variables in model
* Contrast for household size is to homeownership for single person household
** Contrast for age is for mean age to mean age less one standard deviation (approximately 15 years)
*** contrast for relative price is mean to mean plus one standard deviation

ANNEX F

FEDERAL, STATE, AND LOCAL HOUSING PROGRAMS IN HAWAII

- Shared Appreciation Equity Program - (used in conjunction with FHA mortgage insurance program) Homeownership is offered to eligible persons at the cost of construction. Program is sustained through provisions which are based on long gain from house price appreciation.

- General Excise Tax Exemption - State of Hawaii offers an exemption of 4 percent excise tax to qualified persons and firms involved with planning, design, construction, financing, sale, or lease of housing projects which are financed under the sponsorship of housing authorities, HFDC, or counties.

- Dwelling Unit Revolving Fund - Fund monies used to acquire, develop, sell, lease, or rent residential, commercial and industrial properties; and providing mortgage, interim construction.

- Hawaii Development Revolving Fund - Provides seed money loans to non-profit entities for planning, development, and other feasibility activities associated with low- and moderate-cost housing.

- Hula Mae Multi-Family Program - Provides private developers/owners of rental housing with interim and permanent financing at below-market interest rates through issuance of tax-exempt revenue bonds.

- Rental Assistance Program - Promotes private sector participation in the development and preservation of rental housing projects.

- Subsidized Housing Finance - HFDC administers programs that provide below-market rate mortgage loans for first-time homebuyers. Programs include Hula Mae Single Family Program, Mortgage Credit Certificate Program, Taxable Mortgage Securities Program.

- Low Income Housing Tax Credit Programs - Provides incentives for the development and preservation of privately-owned affordable rental housing.

- Farmers Home (FmHA) Housing Administration Programs - Provides subsidized financing for home purchase to eligible families for rural settlement.

Hawaii Housing Authority - Manages federal and state-assisted rental housing projects. As public housing agency (PHA) it is also authorized to develop publicly-owned rental housing projects.

- Federal Low Rent Housing Program - Rental program with subsidies for construction, modernization, and operation of public housing.

- State Public Housing Program - Rents units for no more than 30 percent of eligible families income.

- Section 8 - Existing (Certificate and Voucher Program) - Federally funded program to subsidize rents for eligible families in the private housing market.

- Rent Supplement Program - State funded program to subsidize rents for eligible families.

Source : HFDC, *Overview of Affordable Housing Targets*, December 1991

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